

# HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS

## CONSOLIDATED ANNUAL PERFORMANCE REPORT

### 2011 PROGRAM YEAR



*Upon request, this document will be provided in a format accessible to persons with disabilities and/or persons with limited English Proficiency. Idaho Housing and Finance Association and the Idaho Department of Commerce prohibit discrimination on the basis of race, color, nation origin, religion, sex, familial status, disability or age.*





<b>EXECUTIVE SUMMARY .....</b>	<b>1</b>
HUD GOALS & OBJECTIVES .....	1
IDAHO GOALS & STRATEGIES .....	1
CDBG .....	2
HOME .....	2
ESG .....	3
<b>SUMMARY OF RESOURCES AND DISTRIBUTION OF FUNDS.....</b>	<b>3</b>
CDBG .....	3
HOME .....	7
Funds Expended by Geographic Region .....	7
ESG .....	8
<b>GENERAL NARRATIVE .....</b>	<b>9</b>
HOME Investment Partnerships Program .....	12
<b>CONTINUUM OF CARE .....</b>	<b>20</b>
<b>OTHER ACTIONS .....</b>	<b>22</b>
Obstacles to meeting underserved needs.....	22
Barriers to Affordable Housing.....	26
<b>LEVERAGING RESOURCES .....</b>	<b>35</b>
CDBG .....	35
HOME .....	36
ESG .....	37
<b>CITIZEN PARTICIPATION.....</b>	<b>38</b>
<b>SELF-EVALUATION .....</b>	<b>40</b>
CDBG .....	40
HOME .....	41
Priority Needs.....	42
<b>NON-HOMELESS SPECIAL NEEDS.....</b>	<b>42</b>
ESG .....	43
<b>MONITORING .....</b>	<b>45</b>
CDBG .....	45
HOME .....	46
ESG .....	47
<b>CDBG PROGRAM .....</b>	<b>47</b>
<b>HOME INVESTMENT PARTNERSHIP PROGRAM.....</b>	<b>54</b>
Match .....	54
<b>SECTION 3.....</b>	<b>55</b>
<b>MINORITY AND WOMEN OWNED BUSINESS ENTITIES.....</b>	<b>55</b>
<b>AFFIRMATIVELY-FURTHERING FAIR HOUSING .....</b>	<b>63</b>
Analysis of Impediments .....	65
HOME Units % by Race and Ethnicity.....	71



---

## Executive Summary

In compliance with U.S. Department of Housing and Urban Development (HUD) regulations regarding the following federal housing and community development block grant programs, the Community Development Block Grant, the HOME Investment Partnership and the Emergency Shelter Grant programs, Idaho is required to develop corresponding objectives. A Five-Year Strategic Plan is required to coordinate HUDs goals and Idaho's corresponding objectives and strategies. The current Five-Year Strategic Plan is in effective April 1, 2010 through March 31, 2014.

The Consolidated Annual Performance and Evaluation Report (CAPER) is Idaho's annual report to HUD regarding federal housing and community development programs in Idaho. \*Idaho's CDBG and HOME programs cover non-entitlement areas of Idaho. The 2011 CAPER is the second evaluation report of the 2010-2014 Five-Year Consolidated Strategic Plan.

The Idaho Department of Commerce is grantee and administrator for the state's non-entitlement CDBG program.

The Idaho Housing and Finance Association is the grantee and administrator for the state's HOME and ESG programs.

\*Idaho's CDBG program does not impact Idaho's seven entitlement communities: Boise, Coeur d'Alene, Idaho Falls, Meridian, Pocatello, Lewiston, and Nampa. Each of these communities receives an allocation of funds directly from HUD.

\*The city of Boise receives a direct HOME allocation from HUD.

The following are the HUD goals and objectives and Idaho's corresponding objectives with one additional goal added:

<b>HUD Goals &amp; Objectives</b>	<b>Idaho Goals &amp; Strategies</b>
<b><i>Provide Suitable Living Environment</i></b> <ul style="list-style-type: none"><li>• Availability/accessibility to create suitable living environments</li><li>• Affordability to create suitable living environments</li><li>• Sustainability to create suitable living environments</li></ul>	<b>Preserve and enhance suitable living environments</b> <ul style="list-style-type: none"><li>• Improve Safety &amp; Livability</li><li>• Improve affordability and sustainability of quality facilities and services</li><li>• Increase access to quality facilities and services</li></ul>
<b><i>Provide Decent Housing</i></b> <ul style="list-style-type: none"><li>• Accessibility for the purpose of providing decent housing</li><li>• Affordability for the purpose of creating decent housing</li><li>• Sustainability for the purpose of creating decent housing</li></ul>	<b>Provide Decent Housing</b> <ul style="list-style-type: none"><li>• Sustain and increase home ownership</li><li>• Sustain and increase affordable rental housing</li><li>• Support equal access to a continuum of housing services</li></ul>
<b><i>Expand Economic Opportunities</i></b> <ul style="list-style-type: none"><li>• Accessibility for the purpose of creating economic opportunities</li><li>• Affordability for the purpose of creating economic opportunities</li><li>• Sustainability for the purpose of creating economic opportunities</li></ul>	<b>Expand Economic Opportunities</b> <ul style="list-style-type: none"><li>• Create jobs primarily for low- to moderate income persons</li><li>• Revitalize downtowns</li></ul>
<b><i>No corresponding Goal or Objective</i></b>	<b>Increased Community Investment and Involvement</b> <ul style="list-style-type: none"><li>• Promote effective partnerships</li><li>• Support efforts to increase local capacity in planning, administration and implementation</li></ul>

## CDBG

Idaho Department of Commerce received \$7,927,092 for PY 2011. The department obligated \$9,562,759 (includes rollover and reversions) to CDBG projects, technical assistance and state administration activities. Idaho communities throughout the state leveraged \$115,856,151 to match CDBG funds awarded.

IDC awarded twenty-five Idaho Community Development Block Grants throughout the state during PY 2011. Eighteen projects received funding under the goal *Create Suitable Living Environments*. Seven projects received funding under the goal *Expand Economic Opportunities*. In addition to grant awards, IDC funded three activities under the goal *Increase Community Investment and Involvement*.

## HOME

During the 2011 Program Year, HOME funds helped build and preserve safe decent housing for low-income household in Idaho by help them purchase a single-family home and for multi-family or single family rental units. When HOME funds are used, it ensures the units remain affordable for a mandatory period of time known as the Period of Affordability.

Following the HOME Administrative Plan, IHFA awards HOME funds to eligible project sponsors for approved housing activities. The awards are based on a competitive application threshold and scoring process. The applications are reviewed and scored based on established criteria, such as the community's need for the proposed project's, project feasibility, viability, sustainability, the overall strength of the application and development experience of owner/developer. Applications are accepted based on a semi-annual NOFA(Notice of Funds Available). Although most HOME funds are awarded following a competitive scoring process, IHFA reserves the right, when necessary, to address identified housing needs by acting outside the framework of the application process to funds projects that demonstrate exceptional community value. If the need arises to use HOME funds in this way, IHFA will advertise the need, and may act as the sponsor of the project or negotiate with a qualified entity(s) to act as a project sponsor. Such actions require the review and approval of IHFA's Resource Allocation Committee. During the 2011 Program Year, IHFA determined there was such a housing need. Following policy, IHFA awarded HOME funds to qualified non-profits to acquire bank-owned single-family units in Canyon County that required only minor renovations. These homes were then sold to qualified low-income households.

HOME requires its formula allocations to be committed to eligible activities within 24 months. This deadline includes the cumulative total of all previous HOME allocation funds that become available because of the use of program income. During the 2011 Program Year, HUD issues a deadline shortfall notice regarding IHFA's uncommitted entitlement funds through the 2010 allocation. The deadline to commit is May 31, 2012. As this writing, IHFA has currently committed all cumulative entitlement funds to eligible HOME activities. It is noted that CHDO Reservation Agreements have once again helped to meet this ongoing obligation.

During the 2011 Program Year, IHFA has added language to its HOME Administrative Plan and annual reports to HUD to more clearly disclose the relationship between IHFA and The Housing Company, Inc., a development component unit of the Association. In addition, this relationship is also disclosed in IHFA's annual financial audit report, which is available to the public on the IHFA website.

Form Idaho's HOME program is currently ranked 15<sup>th</sup> overall (nationally out of 51 State Participating Jurisdictions), with the following individual categories:

- 44<sup>th</sup> -Funds committed to eligible project
- 39<sup>th</sup> -Funds disbursed
- 17<sup>th</sup> -Funds leveraged

- 21<sup>nd</sup>-Disbursements on Rental activities
- 20<sup>th</sup> -Rental Units Occupied
- 45<sup>th</sup>- Completed Disbursements to All CHDO Reservations
- 3rd - Renters at <50% AMI
- 10<sup>th</sup>- Renters at <30 AMI

HOME Cost per Unit	IHFA HOME Program	National Average
Rental	\$48,351	\$30,094
Homebuyer	\$5,567	\$13,094

## ESG

Idaho Housing and Finance received \$ 539,132 in Emergency Shelter Grant funds for PY 2011. IHFA disbursed \$539,132 towards projects and administration, leaving no unexpended balance at the end of the 2011 program year.

The 2011 program year was the second year of Idaho's ESG program date change to match the plan year for Idaho, and the first year in which only the current allocation of funding was utilized. ESG grants are available for 12 months, to ensure adequate services and shelter funding are available to projects awarded ESG funding. This also increases the accuracy of our reporting, since ESG project sponsors are required to use Idaho's HMIS system. This report contains data from the 2011 ESG awards.

IHFA awarded ESG funds to 18 homeless shelters statewide in an effort to improve quality, meet operating costs, and provide essential services to homeless individuals. One of these agencies also received homeless prevention funds included in their ESG award. Five additional non-profit agencies received ESG awards for homeless prevention activities only.

---

## Summary of Resources and Distribution of Funds

*Provide a financial overview of the State's CDBG and HOME program. This includes the funds received for each program during PY2010, how much was awarded and expended during the reporting period, and where they were spent.*

HUD has designated the following communities as CDBG and/or HOME entitlement communities. Accordingly, Idaho state programs do not award to the following cities: City of Boise (HOME and CDBG), Pocatello (CDBG), Nampa (CDBG, Meridian (CDBG), Coeur d'Alene (CDBG), Lewiston (CDBG), and Idaho Falls (CDBG).

IHFA and IDC do not allocate HOME and CDBG program funds based on geographic distribution. Both agencies use a competitive scoring application processes, awarding funds to projects based on the demonstrated need, viability, sustainability, and the overall strength of the application.

## CDBG

*Provide a financial overview of the State's CDBG and HOME program. This includes the funds received for each program during PY2011, how much was awarded and expended during the reporting period, and where they were spent.*

HUD has designated the following communities as CDBG and/or HOME entitlement communities. Accordingly, Idaho state programs do not award to the following cities: City of Boise (HOME and

CDBG), Pocatello (CDGB), Nampa (CDGB, Meridian (CDBG), Coeur d'Alene (CDBG), Lewiston (CDBG), and Idaho Falls (CDBG).

IHFA and IDC do not allocate HOME and CDBG program funds based on geographic distribution. Both agencies use a competitive scoring application processes, awarding funds to projects based on the demonstrated need, viability, sustainability, and the overall strength of the application.

2011 HUD CDBG Award:	\$7,927,092
* 2010 Carryover and reversions:	<u>\$4,341,842</u>
	\$12,268,934
2011 State Admin and Technical Assistance Obligated:	<u>(\$337,812)</u>
2011 Total Project Amount Available:	\$11,931,121
2011 Total Project Amount Obligated:	\$9,224,947

\*Carryover consists of unobligated 2010 funds and any reversions received during PY2011.

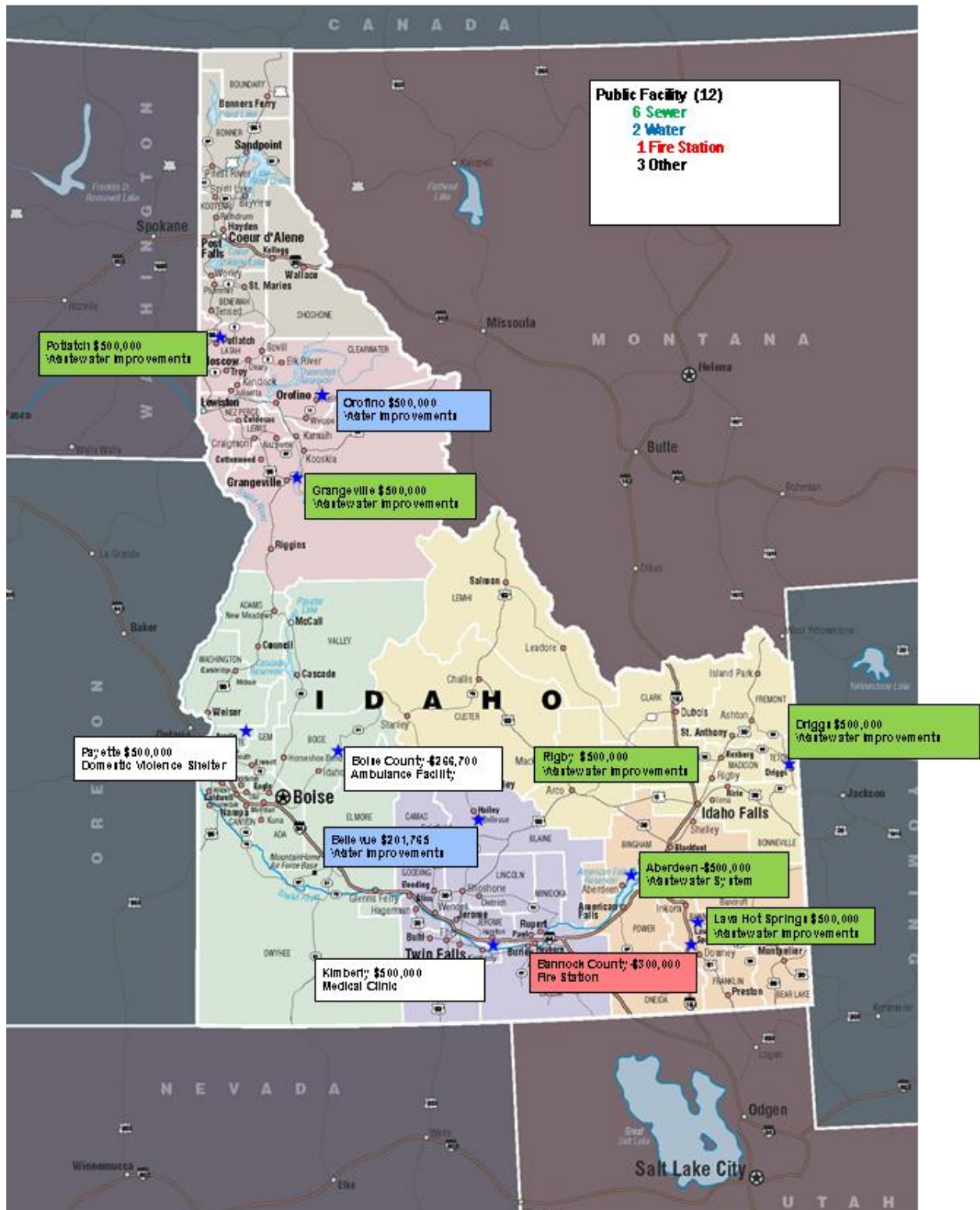
The State of Idaho does not award ICDBG grants on a geographic basis. All cities and counties are eligible to compete in the competitive grant application process outlined in the *ICDBG Application Handbook*. The following is a summary of the 2011 project awards based upon Idaho's six regional areas.

Region	Total Amount Awarded	Percent
I	\$1,570,316	18%
II	\$1,000,000	11%
III	\$1,488,700	16%
IV	\$2,290,391	24%
V	\$1,325,000	14%
VI	\$1,550,000	17%
<b>Total Projects</b>	<b>\$9,224,947</b>	<b>100%</b>

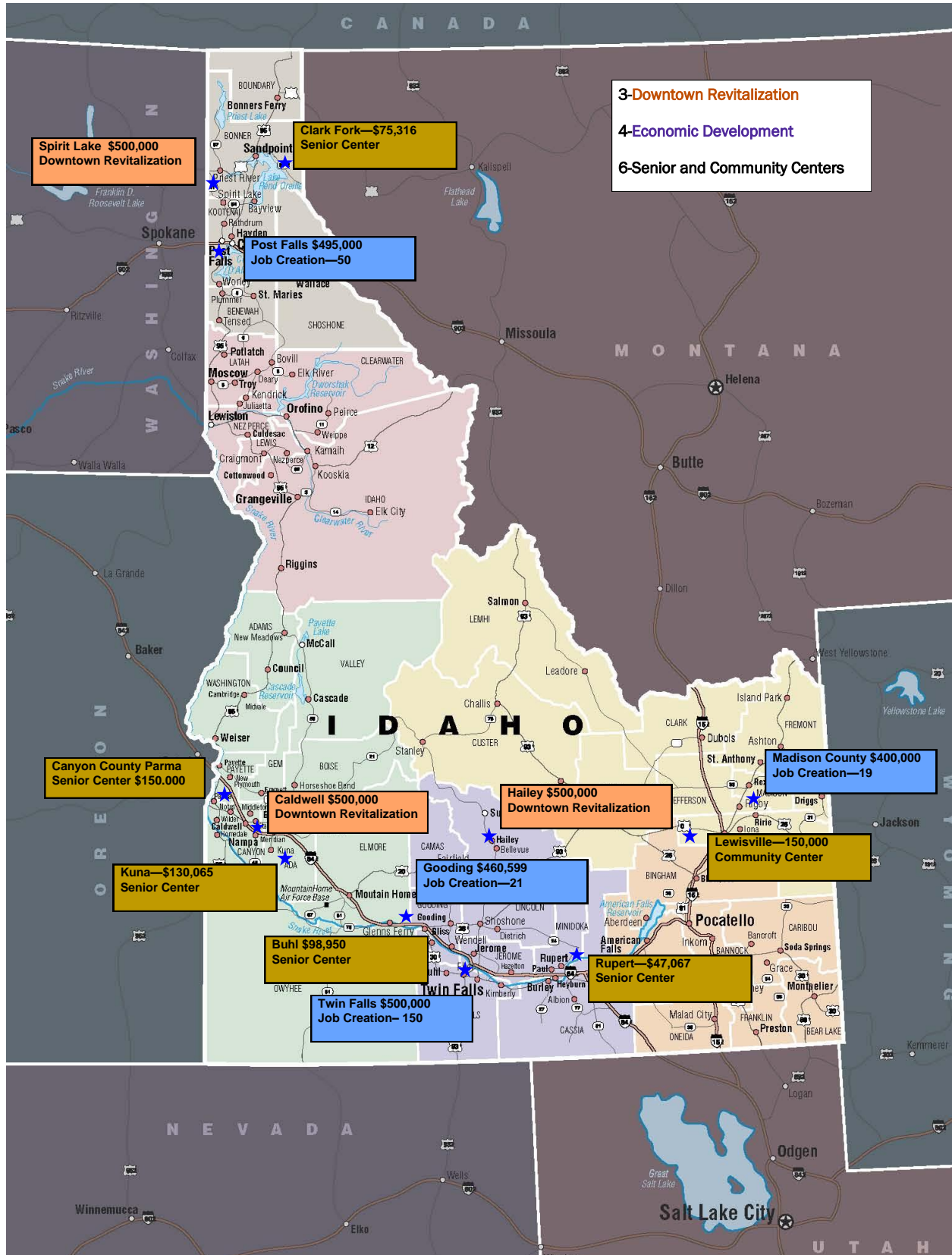
The following map provides information regarding regional distribution by project types. Public facility, senior center, community center, downtown revitalization and job creation projects are located on the following maps.



# Idaho Community Development Block Grants (ICDBG) Public Facility Projects



# Idaho Community Development Block Grants (ICDBG) Downtown Revitalization, Economic Development and Senior and Community Centers

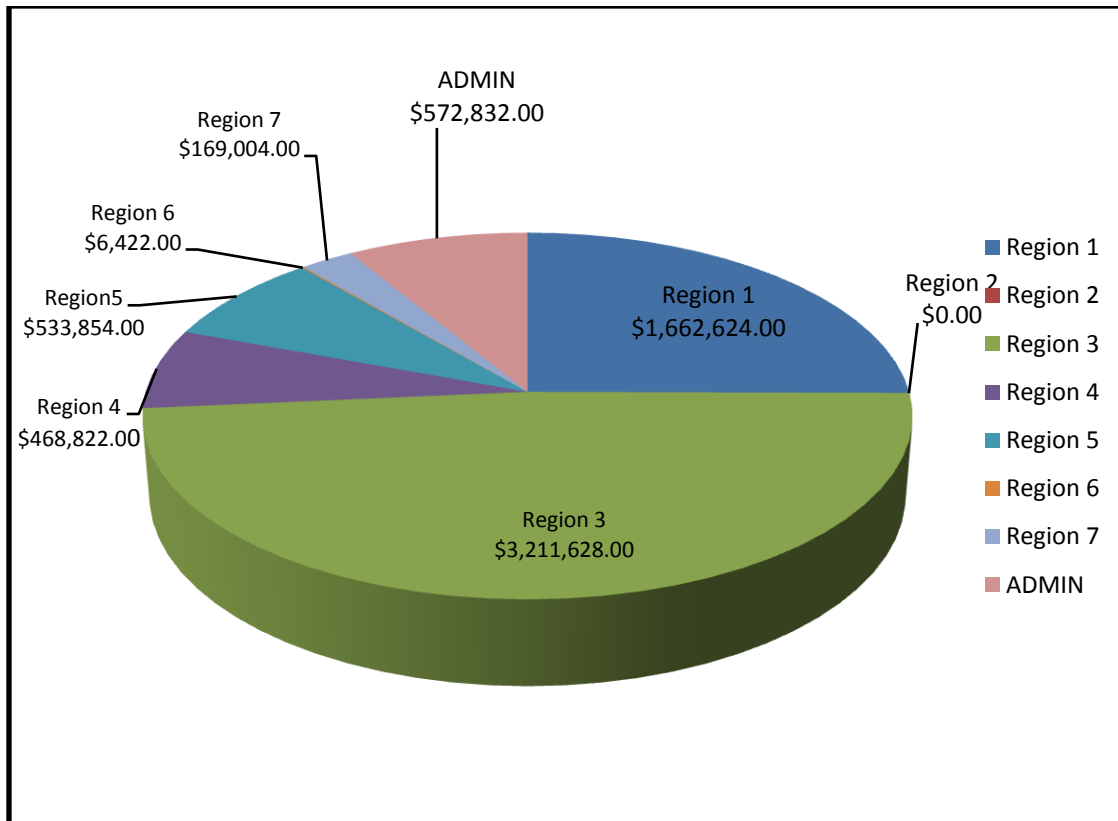


## HOME

Idaho's HOME Funds(Fiscal Years)1992 through 5/3/2012 (IDIS-PR27)	
Total Authorization (all years) ending 2011	\$97,997,828.00
2011 Allocation	\$5,410,666.00
Total Program Income Receipted	\$11,461,647.13
Total Funds Disbursed to Activities	\$83,707,520.07
Total Funds Disbursed to Administration	\$9,801,257.55

2011 Program Year (April1, 2011-March 31, 2012)	
HOME Allocation	\$5,410,666.00
10% Administrative Fee	\$541,066.00
CHDO Set-Aside	\$811,599.00
Program Income Received	\$2,142,250.92
Program Income Drawn	\$934,875.77

### Funds Expended by Geographic Region



HOME funds approved by IHFA's Resource Allocation Committee for the following proposed housing activities:

### **Multi-family Rental Projects**

#### **Acquisition/Rehabilitation**

- Lewiston- 51 Total Units/ 5 HOME Units

#### **Rehabilitation of single-family rental units**

- Nampa- 18 Total Units/ 12 HOME Units

#### **New Construction**

- Rexburg- 51 Total Units/ 3 HOME Units
- Coeur d' Alene- 14 Total Units/ 7 HOME Units
- Sandpoint- 50 Units/ 5 HOME Units
- Post Falls- 51 Total Units- 5 HOME Units
- Nampa- 38 Total Units/ 6 HOME Units

### **Homebuyer Properties Projects**

#### **Acquisition**

- Canyon County- 33 HOME Units

#### **New Construction**

- Sandpoint- 4 HOME Units
- Shoshone County- 1HOME Unit
- Blaine-2 HOME Units
- Pocatello- 5 HOME Units

### **ESG**

<b>2011 Allocation</b>	<b>\$539,132</b>
Total Resources Available	\$539,132
Disbursed from 2010 Allocation	\$512,176
Administration	\$ 26,956
Total Disbursement	\$539,132

## General Narrative

*Describe the accomplishments the State of Idaho's CDBG and HOME programs made to meet the 5-Year Plan goals. Include an assessment of the progress or lack of progress, how funds were spent. If goals were not met, please describe why not*

During PY 2011, Idaho Department of Commerce funded projects under all three of the State's 5-year goals.

### **Goal: Preserve and Enhance Suitable Living Environments**

#### **See Exhibit: Beneficiaries and Leverage**

#### **Strategy: Improve the Safety and Livability of communities**

- \$1,701,765 of CDBG funds were awarded to four projects that will improve the safety and livability of Idaho's Communities.

7,302 Idaho residents will benefit from projects that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. 4,116 of these residents are low to moderate income. The four projects consist of one water system and three sewer system improvement projects. The four communities and their projects are:

Community	CDBG Awarded	Description	National Objective
Bellevue	\$201,765	Water system improvements	LMI-area benefit
Driggs	\$500,000	Sewer system improvements	LMI-area benefit
Grangeville	\$500,000	Water system improvements	LMI-area benefit
Potlatch	\$500,000	Sewer system improvements	LMI-area benefit

CDBG amount expended for this strategy as of 3/31/2012 was \$430,037.

#### **Strategy: Increase Access to quality facilities and services.**

- \$2,241,700 of CDBG funds were awarded to six projects that will increase access to quality facilities and services.

11,509 Idaho residents will benefit from projects that will construct a new system or facility in their service area. 10,272 of these residents are low to moderate income. The projects consist of one water systems, one new fire station, one EMT station, one health clinic, one domestic violence center and one community center. The six communities and their projects are:

Community	CDBG Awarded	Description	National Objective
Bannock Co.	\$325,000	Fire Station	LMI-area benefit
Boise Co	\$266,700	EMT Station	LMI-area benefit
Kimberly	\$500,000	Health Clinic	LMC-limited clientele

Lewisville	\$150,000	Community Center	LMI-area benefit
Orofino	\$500,000	Water system	LMI-area benefit
Payette	\$500,000	Domestic Violence Center	LMC-limited clientele

CDBG amount expended for this strategy as of 3/31/2012 was \$874,313.

**Strategy: Improve affordability and sustainability of quality facilities and services**

- \$1,925,883 of CDBG funds were awarded to eight projects to improve affordability and sustainability of quality facilities and services.

8,312 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. 5,797 of these residents are low to moderate income. The projects consist of three sewer systems, and five senior centers. The eight communities and their projects are:

Community	CDBG Awarded	Description	National Objective
Aberdeen	\$500,000	Sewer system improvements	LMI-area benefit
Buhl	\$81,500	Senior Center	LMC-limited clientele
Canyon County	\$150,000	Senior Center	LMC-limited clientele
Clark Ford	\$75,316	Senior Center	LMC-limited clientele
Kuna	\$72,000	Senior Center	LMC-limited clientele
Lava Hot Springs	\$500,000	Sewer system improvements	LMI-area benefit
Rigby	\$500,000	Sewer system improvements	LMI-area benefit
Rupert	\$47,067	Senior Center	LMC-limited clientele

CDBG amount expended for this strategy as of 3/31/2012 was \$573,955.

**Goal: Expand Economic Opportunities**

**See Exhibit: Beneficiaries and Leverage**

**Strategy: Revitalize Downtowns**

- \$1,500,000 CDBG funds were awarded to three projects to revitalize downtowns. 45,704 Idaho citizens benefited from the revitalization of their downtowns. The three communities and their projects are:

Community	CDBG Awarded	Description	National Objective
Caldwell	\$500,000	Downtown Revitalization	Slum & Blight
Hailey	\$500,000	Downtown Revitalization	Slum & Blight
Spirit Lake	\$500,000	Downtown Revitalization	Slum & Blight

CDBG amount expended for this strategy as of 3/31/2012 was \$473,858.

**Strategy: Create jobs primarily for low-and-moderate-income person.**

- \$1,855,599 of CDBG funds was awarded to four project to create low-and moderate-income jobs  
240 Idaho citizens will benefit from the job creation project. At a minimum 122 full time equivalent jobs will be taken by a low to moderate-income individuals. The four communities and their projects are:

<b>Community</b>	<b>CDBG Awarded</b>	<b>Description</b>	<b>National Objective</b>
Gooding	\$460,599	Job Creation	LMJ
Madison Co	\$400,000	Job Creation	LMJ
Post Falls	\$495,000	Job Creation	LMJ
Twin Falls	\$500,000	Job Creation	LMJ

CDBG amount expended for this strategy as of 3/31/2012 was \$1,020,971.

**Goal: Increase Community Investment and Involvement**

**See Exhibit:**

Idaho Department of Commerce uses its 1% set aside of technical assistance funds, to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing.

- \$36,000 has been set aside to provide state technical assistance to certified grant administrators and communities. The funds provide technical assistance during project development and monitoring visits.
- \$30,271 has been set-aside for:  
Application Workshops;  
Grant Administration Certification training;  
Fair Housing conference and trainings; and  
Consolidated Planning activities.

Workshops held throughout the state allow community leaders, members of civic and development organizations, and grant administrators to express their needs, learn about the CDBG program, how to access funds, and what obligations come with the program.

- \$13,000 has been committed to the annual Northwest Community Development Institute Conference. The conference brings together local elected officials and their staff to receive training in, community and economic development issues as well as providing an opportunity to meet and discuss issues that affect cities and counties statewide.

In the 2010 5-Year Consolidated Plan, Idaho Department of Commerce identified the following goals and percentage of funding over the 5-year reporting period:

***Preserve and Enhance Suitable Living Environments***

- Improve Safety and Livability of Communities

15 – 20%



- Increase Access to Quality Facilities and Services 15 - 20%
- Improve Affordability and Sustainability of Facilities and Services 15 – 20%

***Expand Economic Opportunities***

- Create Jobs for Low- and Moderate-Income Persons 10 - 20%
- Revitalize Downtowns 10 - 20%

***Increase Community Investment and Involvement***

- Promote Effective Partnerships\*
- Support Efforts to Increase Local Capacity\*

\* These activities are funded out of the 1% technical assistance set-aside.

The following table provides a summary of the progress Idaho Department of Commerce has made towards meeting the goals set forth in the 2010 5-Year strategic plan.

Goal	Strategy	2010		2011		Total To Date	
		\$14,907,297		\$11,931,121		\$26,838,418	
		Amt. Awarded	%	Amt. Awarded	%	Amt. Awarded	%
Suitable Living Environments	Safety & Livability	\$1,643,066	11%	\$1,701,765	14%	\$3,344,831	13%
	Increase Access	\$2,934,814	20%	\$2,241,700	19%	\$5,176,514	20%
	Affordability & Sustainability	\$3,087,178	21%	\$1,925,883	16%	\$5,013,061	19%
Expand Economic Opportunities	Job Creation	\$1,499,000	10%	\$1,855,599	15%	\$3,354,599	13%
	Revitalize Downtowns	\$1,434,251	10%	\$1,500,000	13%	\$2,934,251	11%

As the table above illustrates, Idaho Department of Commerce after two years has met four of its five allocation goals as established in the 2010 Consolidated Plan.

**HOME Investment Partnerships Program**

During the 2011 program year, IHFA awarded HOME funds to project sponsors to help with the acquisition/ construction /rehabilitation of affordable multi-family rental and single-family homebuyer housing. With the exception of Down Payment Closing Cost Assistance, HOME funds were awarded to project sponsors based on a competitive threshold application scoring process, with final review and approval by IHFA's Resource Committee. The HOME Program met the following HUD goals and strategies during the 2011 Program Year.

**GOAL #1**

***Increased access to decent affordable housing***



## Strategies

- Sustain and increase homeownership
- Sustain and increase affordable rental housing
- Support access to a continuum of housing services

**Sustain and increase homeownership**-HOME funds helped 107 qualified low-income households( $\leq 80\%$  of Area Median Income) to acquire safe, decent single-family housing throughout Idaho. This includes the Homebuyer Properties Activities. IHFA-CHDOs constructed then sold single-family housing units to eligible low-income homebuyers in the communities they serve. HOME funds are used to help with upfront development costs, and then the homebuyer assumes a portion of these funds as a 0%, due on sale soft second loan. This ensures long-term affordability because the unit must be the homebuyer's primary residence for the term of the loan. If the home is sold or is no longer the primary residence of the homebuyer, IHFA calculated repayment of the HOME loan only following the HOME program's Recapture Option.

Increase Access to Decent Affordable Housing		
Strategy	HOME Only	Units completed in PY 2010
Sustain and Increase Affordable Homeownership		107

Increase access to Decent Affordable Housing			
Strategy	NSP Units	HOME Units	LIHTC Units
Sustain and Increase Affordable Rental Housing	8	19	306

## GOAL #2

### *Preserve and enhance suitable living environments*

## Strategies

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

HOME funds met the above strategies in communities throughout Idaho by:

- 1) Providing eligible low-income homebuyers with down payment and closing cost assistance to help purchase safe decent affordable housing in the communities where they live.
- 2) Providing HOME funds to help acquire, or newly construct, or rehabilitate affordable rental housing in communities throughout Idaho.

- 3) HOME projects must meet state and local property standards & HUD Housing Quality standards (HQS) at the time of occupancy. In addition, rental projects must continue to meet , at a minimum, HQS property standards throughout the Period of Affordability.
- 4) HOME projects comply with applicable federal regulations for the type of activity. For example, all pre-1978 housing must comply with EPA's Renovation and Repair Rule and the HUD Lead Safe Housing Rule. Examples of additional regulations as applicable: Environmental Review process, Section 504, UFAS, The Fair Housing Act, Affirmatively furthering fair housing and marketing, Section 3, MBE/WBE, Davis-Bacon, Uniform Relocation Act, Voluntary Acquisition Act, etc.

Results for Goal #2- Preserve and enhance suitable living environments		
Strategy	HOME Units	
Improve safety and livability of communities	107	Single-Family Units
	19	Multi-Family Rental Units

### **GOAL #3**

#### ***Expand Economic Opportunities***

##### **Strategy**

- Create jobs primarily for low- and moderate-income persons

HOME projects comply with applicable Section 3 and Minority/Women owned Business Entity requirements (See Exhibit E).

### **GOAL #4**

#### ***Increased community investment and involvement***

##### **Strategies**

- Promote effective partnerships
- Support efforts to increase local capacity in planning, administration and implementation

Twice each year, IHFA travels throughout Idaho to host the Regional Housing Coordination Round Tables. The Round Table provides a forum to bring advocates, service providers, city/county/state/ federal officials and elected representatives, lenders, and developers together to discuss local, regional, state, and federal housing issues, solutions, and updates. It also provides an opportunity to network, collaborate and promote important and effective partnerships.

IHFA hosts conferences/trainings/meetings in an effort to help disseminate information and updates regarding HUD programs and service delivery. This helps to increase local, regional and statewide capacity regarding the planning, administration and implementation of housing and supportive service programs administered and managed.

An important component of IHFA's HOME Program is the Community Housing Development Organizations (CHDO). These community-based non-profit housing developers have a stated

mission to provide safe, decent affordable housing for the low-income residents of in their communities. CHDO's Board of Directors must include low-income community representatives. This helps to ensure that the low-income community is included in the CHDO's decision-making process. In 2011 IHFA certified 13 CHDOs in the following Idaho locations: Pocatello, Southeast Idaho, South Central Idaho, Treasure Valley, Blaine County, Shoshone County, Coeur d' Alene, Bonner County, and Idaho Falls. IHFA is mandated to work closely with these organizations as they development safe, decent affordable housing. IHFA's HOME program awards CHDO Operating Assistance Grants to help with the day-to-day activities and to increase organizational capacity to plan, administer, and implement affordable housing activities.

IHFA certifies its CHDOs on an annual basis. IHFA provides technical assistance to its CHDOs in an effort to help them develop the organizational capacity to develop CHDO-eligible rental and homebuyer activities in their communities and work through the myriad of rules and regulations accompany the use of HOME funds.

Results for GOAL #4		
Increase Community Investment and Involvement		
Strategies	No.	2011 Results
	8	Regional Round Table Meetings- bringing stakeholders together to discuss local, regional, and state housing issues
	3	The Public Participation Process adopted by IHFA and the Department of Commerce for Idaho's affordable housing and community development programs requires a Public Hearing as part of a 30-day public comment period.
	1	A Developer Forum was held in July and again in December to bring the development community together with HOME and LIHTC staff. This provided a forum to gather information, complaints, suggestions prior to revising the 2012 HOME Administrative Plan.

## ESG

IHFA is the State Coordinating Agency for homeless programs, designated by the Governor in April 1990. During the 2011 program year, the Emergency Shelter Grant funded projects that fell under three of the state's four consolidated plan goals. Goal number three, *Expand Economic Opportunities*, does not apply to the Emergency Shelter Grant and is not addressed in the ESG general narrative.

## Goal #1

### *Increased access to decent affordable housing*

#### Strategy

- Support equal access to a continuum of housing services

#### Responsible Party

IHFA through ESG and Continuum of Care

ESG funds support emergency shelter programs throughout the state to help individuals and families move successfully through the Continuum of Care into permanent housing. ESG funds are used in conjunction with funds from the Home Partnership Foundation to help individuals and families remain housed through homeless prevention initiatives throughout the state. By

making these services and funds available to a wide range of special needs populations in all areas of the state, IHFA continues to provide equal access to the beginning steps of the continuum of housing services.

In the 2011 program year, ESG funded shelters that serve many different populations experiencing homelessness in Idaho. Recipients of ESG funds are required to coordinate at the regional level to identify their local homeless needs and collaborate with other homeless providers to ensure there is access to a variety of housing and services for special populations. IHFA maintains a website and multilingual housing hotline to assist individuals in accessing services statewide.

Homeless Prevention funds help prevent individuals and families from losing their housing through a limited, one-time rental or utility assistance. Six of the state's seven regions received homeless prevention funds, through either ESG or the Home Partnership Foundation, based on percentages of populations in each region. The seventh region lacks providers for this type of service, and the allocation for that region was divided among the other six regions. This ensures households in all funded areas of the state, rural and non-rural, had equal access to homeless prevention funds. IHFA awarded \$55,308 in ESG funds to six non-profit service providers in six of the seven regions in the state. IHFA encouraged these recipients to distribute ESG homeless prevention funds to qualifying families within 6 months, at which time, the Home Partnership Foundation provided an additional \$50,000, supplementing ESG homeless prevention funds, and allowing sponsors to have access to homeless prevention funding year-round. In Region 6, which does not receive ESG funding but does provide Homeless Prevention services, the Home Partnership Foundation allocated a total of \$25,000 in private funds to IHFA's branch office, providing one-time rental or utility assistance to households at risk of becoming homeless.

In addition, IHFA received \$4,438,807 of the federal stimulus funds for Homeless Prevention and Rapid Re-Housing (HPRP). IHFA administers the HPRP program statewide, in cooperation with the City of Boise who was awarded additional funding for Ada County. HPRP funding was allocated to each of the seven regions in the state based on the following criteria: percentage of the population that was at or below 50% of the area median income, the most recently completed Point-In-Time count, bed utilization rates, and general population. The agencies receiving funding were selected by their Regional Housing Coalitions. During the 2011 CAPER reporting period, \$2,047,913 was spent on homeless prevention, rapid re-housing and costs associated with those activities to assist 713 households consisting of 1,981 persons to maintain or gain housing stability.

## **Goal #2**

### ***Preserve and enhance suitable living environments***

#### **Strategies**

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

#### **Responsible Party**

IHFA through ESG and Continuum of Care

By providing housing and essential services to families and individuals experiencing homelessness, the Emergency Shelter Grant improves the safety and livability of communities statewide. In the 2010 program year, IHFA utilized ESG funds to support emergency and transitional housing providing over 100,000 bed nights around the state. This enabled 1,769 single individuals and 574 families, consisting of 751 adults and 989 children, to receive shelter and/or services.

One new shelter project was funded this year, further increasing the access to quality facilities and services in rural communities in Idaho.

In the 2010 program year, ESG funds maintained and improved the quality of existing facilities by providing ongoing maintenance and repair to homeless shelters. The matching resources documented for ESG project sponsors demonstrate both the support they have gained by providing quality programs in their communities as well as the sustainability they have ensured by diversifying their funding sources. Matching documentation was submitted to IHFA by each ESG sponsor in the Annual Performance Report IHFA requires.

### **Goal #3**

Increased Community Investment and Involvement

#### ***Strategy***

- Promote effective partnerships

Support efforts to increase local capacity in planning, administration, and implementation. IHFA continues to facilitate the meetings for the Idaho Homeless Coordination Committee (IHCC). These quarterly meetings provide the opportunity for different agencies, service providers, and regional homeless coalition representatives to share information as well as assess progress towards implementing the goals, strategies, and action steps necessary to reduce and prevent homelessness in Idaho.

IHFA requires the recipients of ESG funds to participate in regional homeless coalition meetings. During the 2010 program year, these meetings were held in each of the seven regions in the state. These meetings help to enable service providers to partner with other service providers, community resources, and federal and state programs operating in their region. In the ESG application, applicants are required to report the number of regional homeless meetings that their organization has attended. If an organization is above the scoring threshold and awarded ESG funds, levels of regional participation is part of the funding formula and will affect the total amount awarded.

Results- Goal #1- Increase Access to Decent Affordable Housing	
Strategy	2011 Results
Support Equal Access to a Continuum of Housing Services	<p>Number of shelters who serve the following special needs populations:</p> <p>Alcohol and Drug Dependent- 12</p> <p>Chronically Homeless 11</p> <p>Developmentally Disabled - 8</p> <p>Domestic Violence Victims- 19</p> <p>Elderly 11</p> <p>Families- 16</p> <p>Homeless Youth-1</p> <p>Mentally Ill 15</p> <p>Physically Disabled- 10</p> <p>Veterans 6</p> <p>Six (6) service providers distributed \$46,111 in ESG homeless prevention funds.</p> <p>Five (5) service providers distributed \$47,881 in the Foundation's homeless prevention funds after spending their ESG homeless prevention allocation.</p> <p>One (1) IHFA branch office distributed \$9,967 in Foundation the homeless prevention funds.</p> <p>Over 600 homeless persons moved into transitional or permanent housing from ESG funded shelters.</p>

Results- Goal # 2: Preserve and Enhance Suitable Living Environments	
Strategy	2011 Results
Improve Safety and Livability of Communities	<p>The number of emergency beds statewide is to 472</p> <p>Throughout the state, ESG project sponsors provided over 103,000 bed nights.</p> <p>572 families, consisting of 698 adults and 1,004 children received assistance with ESG funding</p> <p>1,659 single individuals received assistance with ESG funding</p>
Increase access to quality facilities and services	<p>ESG funding assisted sponsors in completing many projects to increase the access to quality facilities and services. Major repairs included installation of grab bars in showers, retiling of bathrooms, updated kitchen/bathroom appliances, plumbing, and fixtures. These were the major repairs done, but other achievements with the ESG funding included purchasing new furniture to replace broken items, as well as replacing worn kitchen items.</p>

Matching Resources for 2011 ESG Award*	
Other HUD Funds	\$126,215
Other Federal Funds	\$164,192
State Government	\$17,000
Local Government	\$27,854
Private Cash Funding	\$159,683
Leveraging	\$619,411

*\*Most recent 2011 ESG award period- April 1, 2011 to March 31, 2012.*

Results- Goal #3 Increase Community Investment and Involvement	
Strategy	2011 Results
Promote Effective Partnerships	The Idaho Homeless Coordination Committee held four (4) meetings with participation from the Department of Health and Welfare (Behavioral Health), the Department of Corrections, Department of Education/Foster Care, State of Idaho Substance Abuse program, Department of Labor, Public Health Districts, Department of Veterans Affairs, Department of Commerce, homeless service providers and representatives from each region, and a formerly homeless representative.
Support Efforts to Increase Local Capacity in Planning, Administration, and Implementation	During the 2011 program year, Region 1 held 12 meetings, Region 2 held 6 meetings, Region 3 held 12 meetings, Region 4 held 7 meetings, Region 5 held 4 meetings, Region 6 held 12 meetings, and Region 7 held 12 meetings.  Regional homeless coalitions also organized and conducted their respective 2012 point-in-time counts in January 2012.

## **Continuum of Care**

*Actions the state has taken to address the needs of homeless persons or persons with special needs that require supportive housing, actions taken to prevent homelessness and facilitate the transition into permanent housing, and identify new Federal resources obtained from the Homeless NOFA (Notice of Funding Availability)*

### **Actions to Address Needs of Homeless Persons and Persons with Special Needs:**

IHFA continued its innovative and comprehensive strategy to battle homelessness over the last year. A summary of activities is contained in Exhibit K: Actions to Address Special Needs and Homelessness. This summary succinctly describes IHFA's approach to addressing the needs of the special needs populations around the state by facilitating one statewide Continuum of Care committee for addressing homelessness that is comprised of regional representatives of smaller committees from around the state. The Continuum of Care has three committees: Strategic Planning, Governance, and Data Collection, Reporting, and Evaluation that meet at least monthly to coordinate activities of the Continuum.

### **Actions to Prevent Homelessness:**

IHFA continued to support Homelessness Prevention (HP) through the Emergency Shelter Grant and the Home Partnership Foundation. Ten percent of the 2011 first allocation of Emergency Shelter Grant funding was allocated to Homeless Prevention Activities. IHFA allocated an additional \$75,000 from the Home Partnership Foundation to be distributed for homeless prevention activities. These funds were allocated to IHFA branch offices and services providers throughout the state.

In addition, IHFA received \$4,438,807 of the federal stimulus funds for Homelessness Prevention and Rapid Re-Housing (HPRP). IHFA administers the HPRP program statewide, in cooperation with the City of Boise who was awarded additional funding for Ada County. HPRP funding was allocated to each of the seven regions in the state based on the following criteria: percentage of the population that was at or below 50% of the area median income, the most recently completed Point-In-Time count, bed utilization rates, and general population. Agencies receiving funding were selected by each local Regional Housing Coalition. During the 2011 CAPER reporting period, \$2,047,913 was spent on homelessness prevention, rapid re-housing and costs associated with those activities to assist 713 households consisting of 1,981 persons to maintain or gain housing stability.

### **Actions Taken to Address Emergency Shelter:**

IHFA administers the Emergency Shelter Grant program statewide. During the 2011 Program Year, \$512,176 in Emergency Shelter Grants were allocated to 23 different non-profit organizations throughout the state. Funding supports shelter rehabilitation, operations, essential services, and homeless prevention activities. In the 2011 program year, 572 families, consisting of 698 adults and 1,004 children, and 1,659 single individuals served for a total of 3,361 clients and over 103,000 bed nights provided.

### **Actions Taken to Address Transitional Housing Needs of Homeless Individuals and Families. including significant subpopulations:**



IHFA administers the Supportive Housing Program in 43 of Idaho's 44 counties. Fifteen different transitional housing programs receive SHP funds through IHFA. In the 2011 Continuum of Care, IHFA was awarded \$2,545,317 under the SHP program, of which \$1,091,091 was allocated to these 15 transitional housing projects. Transitional housing programs address the housing needs and provide the support homeless families and individuals need in order to transition into permanent housing. Homeless persons live in transitional housing for up to 24 months. Each service provider is required to participate in regional homeless coalition meetings to ensure that the needs of various homeless populations are served.

### **Actions Taken to Address Permanent Housing Needs**

In the 2011 program year, IHFA supported eleven permanent housing projects with \$1,385,176 in SHP funds. **New Federal Resources Obtained from the Homeless SuperNOFA**

In the 2011 Continuum of Care award, IHFA received funds for two additional SHP permanent housing projects. Both projects will serve persons with disabilities, one focused on chronically homeless families in North Idaho, and the other serving homeless families with disabilities in Central Idaho. Each program is expected to begin serving clients during the 2012 program year.

In addition to the regional housing roundtable meetings, each region has created a Homelessness Coordination Committee that meets regularly in order to systematically provide outreach and intake staff specific, ongoing training on how to identify eligibility and program changes for mainstream programs specific to their regions.

The Idaho Homelessness Coordination Committee (IHCC) meets quarterly and representatives from each region's Homelessness Coordination Committee are required to attend in order to bring the necessary information back to their region. The IHCC works toward reaching our goal in assisting the homeless population and decreasing its occurrence.

During the 2011 program year, the IHCC has developed three committees to support and further the collaboration in the Balance of State Continuum of Care. These committees – Governance, Strategic Planning, and Data Collection, Reporting, and Evaluation – meet monthly to ensure Continuum goals are developed and met. These committees also form, as necessary, ad hoc committees to address specific needs that arise. Cross-collaboration with state agencies and with the one other Continuum of Care in the state – the Boise/Ada Continuum of Care – is increased through this process.

At the meetings, providers are able to address issues that affect the entire state as a team, providing a forum to hear the needs of everyone since needs vary greatly by differences such as geographical location, population, and access to services. Sharing experiences and perspectives makes it possible to find a solution that works throughout the State.

Training is provided throughout the year at the IHCC meetings on the importance to the program participants of being able to access mainstream resources for which they are eligible. This is beneficial since a majority of homeless assistance providers have case managers who systematically assist program participants in completing applications for mainstream benefit programs. Many of the attendees have specialized staff whose primary responsibility is to identify, enroll, and follow up with homeless persons on participation in mainstream programs.

The IHCC meetings were also designed as an opportunity for agencies to update other regions on what is happening in their area. In the past, this has helped to provide innovative ideas for

agencies to reach their goals as well as streamlining different organizations and helping them run more efficiently.

Once the information from the IHCC meetings is disbursed to the rest of the regions, IHFA works with the Project Sponsors to help implement any necessary changes. IHFA communicates with agencies on a daily basis in order to ensure collaboration and works to ensure the Project Sponsors' case managers are capable of assisting the program participants effectively.

The project sponsors retain case managers in order to assess a program participant's eligibility for mainstream resources and then help them fill out the appropriate application and explain the application process. The program participant then takes the application to the appropriate mainstream resource agency. Workers at mainstream resource agencies may contact case managers if program participants sign confidentiality agreements allowing them to contact the case manager and the case manager to contact the mainstream resource agency. If clarification is needed, the case manager can help explain why they believe the program participant is eligible for services. A majority of homeless assistance providers supply transportation assistance to program participants to attend mainstream benefit appointments, employment training, or jobs.

Once a program participant has applied for mainstream benefits, case managers note dates of application in case files. They then follow up weekly with program participants until a determination for mainstream resources is made. Case notes document date of receipt of benefits along with amounts.

As Project Sponsors submit their Annual Performance Report, IHFA assesses the program participants who have accessed mainstream resources, including whether the percentage has increased or decreased.

---

## **Other Actions**

*This section describes the actions the state took during the program year to address obstacles to meeting underserved needs, maintain affordable housing, remove barriers to affordable housing, address lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, enhance coordination between housing and social service agencies, and foster public housing resident initiatives*

### **Obstacles to meeting underserved needs**

The planning, regulatory and reporting requirements of HUD programs are generally geared toward larger entitlement communities and private enterprise that have the professional staff capacity to understand complex funding mechanisms and federal requirements. This specialization creates a the vehicle necessary to access the funding to implement and then manage the myriad of federal programs throughout the period of affordability. Smaller communities and non-profit service agencies do not have the funding or staff resources to compete in this highly competitive environment.

- Many small, citizen government and organizations face the practical challenges of qualified staff and funding to understand and comply with the administrative requirements. Elected officials in small communities often take on several jobs and duties, stretching across multiple area of responsibility. It is rare to find persons dedicated

only to the administrative duties with the capacity to undertake complicated federal projects. The regulatory complexity of federal laws and programs such as lead-based paint, environmental review, Section 3, and fair housing laws present very real impediments to affordable housing development in smaller, rural communities in Idaho.

**Action:** One method to build local government capacity to manage CDBG projects is to train consultants to become CDBG grant administrators, instead of relying on resource limited cities and counties to ensure requirements and rules are met. To build capacity IDC conducted its biannual certified grant administration training in August 2010. The three day training focused on CDBG program requirements such as national objectives, eligible activities, environmental reviews, labor standards, property acquisition, procurement, financial management, fair housing, 504 / ADA, and civil rights. As part of the certification requirements prospective grant administrators are required to successfully complete an exam. IDC certified 73 grant administrators.

**Action:** IDC staff continued to offer training and technical assistance to cities and counties, grant administrators, and design professionals. IDC will hold CDBG application workshops in various locations across the State in 2011 and provide ongoing one-on-one technical assistance to communities. IDC has available at its website [www.commerce.idaho.gov](http://www.commerce.idaho.gov) both the CDBG grant administration manual and application handbook.

**Action:** IHFA continued to host the Regional Housing Coordination Roundtables throughout Idaho twice each year, bring local a regional partners and stakeholder together to discuss, strategize, and network housing issues, federal mandates, upcoming funding and training opportunities.

- The costs associated with public outreach and participation, long-term planning and local cooperation among public and private stakeholders create uncertainty regarding local fees and tax assessment also threaten the viability of many restricted-rent housing options. Successful programs depend largely on the support and investment of local elected officials and community members. Communities that are unable to plan strategically are often less likely to focus effectively on housing and long-term planning priorities.

**Actions:** IHFA continued to provide technical assistance to non-profit community based housing development organizations that need access to HOME funds to develop affordable housing for the low-income community in their identified service areas. Providing technical assistance continues to be a key component for the community based non-profit project sponsor to navigate the IHFA and HOME requirements to access funds and develop their projects.

**Action:** IHFA hosted a 2-day HUD training to update non-profit affordable housing and program sponsors who use HUD funds. A HUD representative from the Division of Equal Opportunity and Fair Housing covered the following topics: Fair Housing Basics, Section 504, Reasonable accommodation, Affirmatively-furthering fair housing, Section 3 and Minority and Women Owned Business outreach and hiring requirements.

**Action:** IHFA will continue to host the Idaho Conference on Housing once every three year. The Conference provides an effective forum to bring affordable housing and community

development stakeholders and experts from the relevant fields together to learn from and discuss local, state and national housing and companion issues, trends and forecasts.

**Action:** IDC continues to be an active partner and sponsor for the Northwest Community Development Institute. Since 1999, the Northwest Community Development Institute (NWCDI) has provided community and economic development practitioners and volunteers with formal training designed to address complex issues that present challenges and opportunities for local citizens. Experienced instructors from throughout the Northwest and around the country offer the latest information, strategies, and management techniques in community and economic development. During 2011, NWCDI had 53 attendees for the five-day training event held in Boise.

**Action:** Both IHFA and IDC continue as active participants in the Idaho Community Review (ICR) program, coordinated by the Idaho Rural Partnership (IRP). The ICR mission is to provide the host community with perspective from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed. This project seeks to help communities enhance local capacity to execute economic and community development strategies.

**Action:** During PY 2011, ICR performed a review of New Meadows and Shoshone County Idaho; the reports can be viewed online at [http://irp.idaho.gov/Home/Community\\_Review](http://irp.idaho.gov/Home/Community_Review). Both participated in regularly ICR/IRP planning meetings. To date, ICR has worked in 22 mostly rural communities. Both IHFA and IDC staff also serve as ex-officio members of the Idaho Rural Partnership Board, which meets quarterly.

IDC also presented the requirements of the CDBG program at the Association of Idaho Cities annual conference in June 2011.

- Budget cuts in domestic programs and the shrinking state and local budgets have reduced the overall investment in Idaho's communities. The cost of purchasing or renting home, although less than three years ago is still greater than the rate of increase of an Idaho family's annual household income. Compounded by Idaho's shrinking economy, underemployment/unemployment continue to add stress to Idaho's small rural communities. Federal and state programs that provided the safety net or a "leg up" have been significantly reduced or entirely dismantled.

**Action:** IHFA's Homeownership Lending division provides below market interest rate mortgage loans to first time homebuyers financed through mortgage bonds and allocates the Low-income Housing Tax Credit program for affordable multi-family rental housing, in addition to allocating HOME funds for affordable multifamily rental housing and single-family homeownership opportunities. The effectiveness of these programs in maintaining affordable housing in communities across the state is facilitated by the fact that IHFA also administers the Idaho Community Reinvestment Corporation (ICRC). The ICRC utilizes pooled member bank funds to make permanent loans to housing developers with competitive interest rates amortized over 30 years. In 2007, in conjunction with IHFA, the ICRC began offering a deferred loan to non-profits who build affordable, single-family homes to help finance their project's upfront infrastructure costs.

IHFA continues to have the financial resources and professional expertise to provide developers an affordable construction/permanent combination loan. This lending alternative benefits the development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

**Action:** If needed, IHFA can provide bridge loans to developers who receive an allocation of tax credits for their multi-family rental project. By using a low interest, bridge loan to postpone a portion of the equity investment required from the tax credit investors, developers could negotiate a higher price for the tax credits and receive a larger equity investment. This in turn helps reduce the amount of the permanent loan and allows for greater affordability.

IHFA made great strides in another approach to help foster affordable housing in early 2008 with the creation of the HOME Partnership Foundation, Inc., an independent 501(c) (3) organization that helps Idaho communities meet some of their most pressing housing needs through charitable donations. IHFA combined its housing expertise with the Foundation, the State's only foundation specializing in charitable giving for critically needed affordable housing. The Foundation works to assure families and individuals can obtain stable, safe, and affordable housing by providing stewardship of charitable gifts to support a variety of programs.

**Action:** IDC continues to address the issues of community and economic development throughout the state of Idaho. ICDBG funds are used for new or existing construction of public infrastructure or facilities, community facilities, job creation projects, and downtown revitalization projects. IDC staff work closely with other federal and state funding agency to partner on projects that are viable and ready to proceed. Economic development (job retention or creation ) is facilitated through grants awarded by the ICDBG, Rural Community Block Grant, and Idaho Gem Grant Programs. These grants allow communities to develop publicly owned infrastructure and building improvements in order to assist a business to locate expand or remain in their community. IDC economic development staff also administers the rural professionals program, which helps provide funding for 14 local economic development professionals throughout rural Idaho.

During the nineties, average housing costs in Idaho increased 38.63%, while median household income rose only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some markets. These artificially high values then become comparables for subsequent appraisals, and the cycle is repeated. In rapidly developing communities, this limits access to property that is affordable to low and moderate-income households.

**Actions:** The Single-Family Homebuyer Properties HOME activity allows qualified non-profit affordable housing development organizations to build, acquire and/or rehab single-family homes and sell them to qualified low and very low-income households. With the HOME subsidy and below market loans available, this activity helps to make safe, decent affordable homeownership available. During the 2010 Program Year, five (5) CHDOs received set-aside HOME funds to help development affordable single-family homes projects in their communities.

With federal standards, initiatives, and regulations, the demands on small local communities and organizations are amplified with current budget cuts and staffing reductions. These requirements typically demand additional administrative and professional capacity at the local level. If not accompanied by adequate administrative resources, these mandates can siphon off already shrinking resources from actual service delivery and other program areas. In addition to the practical limits of administrative staff, unfunded mandates typically meet with strong local

resistance, which limits program effectiveness and efficiency.

**Actions:** To build capacity IDC conducted its certified grant administration training in August 2010. The three day training focused on CDBG program requirements such as national objectives, eligible activities, environmental reviews, labor standards, property acquisition, procurement, financial management, fair housing, 504 / ADA, and civil rights. As part of the certification requirements prospective grant administrators are required to successfully complete an exam. IDC certified 73 grant administrators.

**Actions:** IDC staff will continue to offer training and technical assistance to cities and counties, grant administrators, and design professionals. IDC holds CDBG application workshops in various locations across the State and provides ongoing one-on-one technical assistance to communities. IDC has available at its website [www.commerce.idaho.gov](http://www.commerce.idaho.gov) both the CDBG grant administration manual and application handbook.

IDC conducted five CDBG application workshops throughout the State in August and September 2011. Over 138 individuals representing local governments attended to better understand how to qualify and prepare a CDBG application. The workshop covered national objective, eligible activities, and developing a well planned project.

**Actions:** IDC has collaborated with its primary funding partners USDA-Rural Development, Idaho Department of Environmental Quality, and the Army Corps of Engineers to provide state-wide training to local governments, CDBG grant administrators, and design professional firms.

**Actions:** IHFA continued to provide technical assistance to non-profit community based housing development organizations(CHDOs) that need HOME funds to help develop affordable housing for the low-income community in their identified service areas. Providing technical assistance continues to be a key component for Idaho's community based non-profit project sponsors to help them build the capacity to navigate both IHFA and HOME requirements.

**Actions:** IHFA hosted a 2-day HUD updated training for non-profit affordable housing and program sponsors who use HUD funds. Topics covered by a HUD representative from the Division of Equal Opportunity and Fair Housing: Fair Housing Basics, Section 504, Reasonable accommodation, Affirmatively-furthering fair housing, Section 3 and Minority and Women Owned Business outreach and hiring requirements.

## **Barriers to Affordable Housing**

### **Administrative Burden for Non-Entitlement Areas**

**Action:** IHFA will continue to sponsor trainings, host the semi-annual Regional Housing Coordination Round Tables, and provide CHDOs with operating assistance grant and Predevelopment loans to help build organizational capacity and promote effective partnerships in the communities they serve.

**Action:** IHFA provides technical assistance to project sponsors of affordable housing projects in non-entitlement communities. IHFA is also an active participant in numerous community groups

such as VAPP and ICR. Senior staff continue to be involved in discussions surrounding property tax reform, and attend economic planning sessions to offer insight on housing and funding. IHFA took the lead role as Chair on the interagency council to develop the ten-year plan to end homelessness.

**Action:** IHFA continues to be involved in the Community Review program. This program helps small communities analyze the strengths and weakness within the community, including housing and opportunities for economic growth. Technical assistance and affordable training continue to be a supporting factor in the capacity building for communities as well as organizations serving the community to help in the stability of the area. IHFA has dedicated staff and resources to help communities struggling with inflated property values and a lack of community/workforce housing. IHFA has implemented a Workforce Housing program. If approved, HOME funds can help provide the affordable housing units in these projects.

**Actions:** IHFA continued its efforts to work with state policy makers on affordable and workforce housing issues, as well as maintaining membership in national housing groups that work to increase, or at the very least maintain, HUD budgets for programs such as HOME, Section 8, Public Housing, and CDBG. In addition, IHFA continues to seek out additional funding through private or public grants that may be available to help offset the needs of those moving through Idaho's Continuum of Care.

**Actions:** During the 1990's, average housing costs in Idaho increased 38.63%, while median household income increased only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some areas of Idaho. Low interest rates, speculative investment, debt restructuring, and profit motive all coincided with increasing pressure on real estate appraisers to inflate property valuations.

**Action:** IHFA continues to work with the resort communities in Teton, Valley, Shoshone, Kootenai, and Blaine Counties. IHFA has recently certified as new CHDOs, Bonner Community Housing Agency and the North Idaho Housing Coalition. Both plan to submit HOME applications to acquire land and build single-family units to be sold to low-income families in north Idaho.

**Actions:** In addition to the practical limits of administrative staff, any unfunded mandates typically meet with strong resistance. This limits program effectiveness and efficiency. Federal initiatives and regulations create demands on local communities and organizations affect the efficiency and capacity to administer their programs. IHFA continues to work closely with local and regional entities to help them maximize their limited resources.

IHFA remains committed to its mission and efforts to find grants, public or private, that may help ease this burden.

IHFA has long served as a key contributor to the Idaho Fair Housing Forum along with IDC and other partners. This group's activities responded to perceived needs identified in the 2004 and Analysis of Impediments (and subsequent studies) for additional collaboration and cooperation, and for expanded fair housing education and outreach alternatives in Idaho.

Although the Fair Housing Forum discontinued its regular meetings following the 2010 Conference (see below), IHFA, IDC and a coalition of providers and local government continued

to move forward independently to assess barriers and develop collaborative strategies to affirmatively further fair housing. This group met monthly during 2010 to develop a cooperative and coordinated statewide analysis of impediments strategy. IHFA also worked closely with representatives from the Fair Housing Council of Oregon to evaluate best practices that might be replicated in Idaho. The result was an unprecedented commitment from diverse stakeholders\* to support IHFA's application for FHIP-EOI funds. HUD declined the application and to date has not provided a requested explanation or debriefing.

**<sup>1</sup>Fair Housing Forum web resource** - IHFA continues to host and maintain [www.fairhousingforum.org](http://www.fairhousingforum.org), an online clearinghouse of information relevant to members of the Idaho Fair Housing Forum and related stakeholders. The site offers diverse perspectives of fair housing law and its impact on Idahoans, and is a simple, accessible reference point for those interested in the basics (an FAQ and Glossary section); or information specific to providers, consumers or advocates. It also offers a central location for news and events pertaining to fair housing education and outreach, case law, LEP/LAP, and other items of interest. IHFA manages the site with input from other Forum members.

**Action:** IHFA helped coordinate (along with IDC and other Forum members) an April 2010 training event in Boise, ID as part of the Idaho AHMA conference. This training featured presentations by HUD, Idaho Legal Aid, Intermountain Fair Housing Council and the Fair Housing Council of Oregon. The conference (direct link) featured a keynote by Michael Allen (lead attorney in the Westchester case), and a lunch panel discussion featuring several state and federal legal experts. IHFA also helped promote regional training events offered by the Intermountain Fair Housing Council in early 2011 through [www.fairhousingforum.org](http://www.fairhousingforum.org) (direct link) and referring interested parties.

**Action:** IHFA reached out to the Association of Idaho Cities and members of the Regional Housing Roundtable Forum to encourage them to attend the 2010 Fair Housing Forum event, and to provide information on available fair housing educational resources and the implications of the Westchester County case.

**Action:** IHFA hosted HUD/FHEO Specialist for two days of fair housing training in May 2010 at our Boise offices. Training was attended by over 50 IHFA employees and various housing stakeholders in SW Idaho, and covered Fair Housing Basics, Affirmative Marketing, LEP Considerations, Section 3 and Design and Construction.

**Action:** IHFA sent two staff to the July 2010 Fair Housing Policy Conference in New Orleans to better understand current fair housing issues and current interpretation of the laws.

IHFA continued to support a free, bilingual, ADA-compliant housing locator tool at [www.housingidaho.com](http://www.housingidaho.com) to provide an efficient and accessible link between tenants and housing providers. All marketing materials are in English and Spanish, and both the site and a full-service call center provide information in English and Spanish. The site added a multilingual translation feature in January 2010.

---

<sup>1</sup> \*IHFA; IDC; Idaho Human Rights Education Center; Idaho Human Rights Training Center; Idaho State Historical Society; City of Pocatello; City of Nampa; City of Meridian; City of Boise; City of Coeur d'Alene; COMPASS; Idaho Chapter, American Planning Association; U. of I. Urban Research and Design Center; NW Community Development Institute; and Western Idaho Community Action Partners.



**Action:** IHFA's Housing Information and Referral Center developed the Housing Assistance Guide (attached) to support consumers and case managers seeking information on the most commonly asked questions received by IHFA's toll-free Housing Hotline since its inception in 1998. The guide is client-centered and provides simple and straightforward referral information for those facing housing instability through homelessness, domestic violence, housing cost gaps or related barriers. The guide is currently available in English, Spanish, French and Arabic, with other translations planned to accommodate additional language groups identified by refugee resettlement agencies.

**Action:** IHFA trained several dozen case managers throughout SW Idaho during 2010, primarily in the use of [www.housingidaho.com](http://www.housingidaho.com) and other resources. The purpose of this training is to help increase the scope and diversity of client housing searches, and to support client housing choice.

**Action:** Following a statewide collaborative partnership brought together to better understand changes to fair housing and case law, IHFA and IDC hired BBC Research and Consulting to perform a comprehensive Analysis of Impediments. The AI will examine patterns or investment relative to demographic changes, land-use and zoning policy and other factors with direct or indirect impact on fair housing. This effort builds upon and greatly expands a preliminary assessment of perceived barriers completed in early 2010. The draft will be available for review and comment in May 2011 and the findings and recommendations will be presented formally during the Association of Idaho Cities Conference on June 22, 2011.

Local resettlement agencies receive limited resources to assist their clients for approximately six months following resettlement. In previous years, the per-household allowance was much higher and extended beyond the current six-month period. Persistently negative economic and unemployment conditions, coupled with record local demand for subsidized rental housing, little advance notice of refugee arrival—and a requirement that refugees be housed the day of their arrival in permanent rental housing—perpetuate an impediment to housing security for many Idahoans, but particularly for refugees with LEP.

**Action:** Local stakeholders continue to make good faith efforts (within the program and fiscal restraints that exist) to address these impediments where possible. IHFA's response is as follows:

IHFA staff continued to provide training to several dozen case managers working with refugees and similarly situated clients in SW Idaho (this adds to the 120 case managers trained in the previous year). Training is designed to build case management capacity in the areas of housing affordability and choice, to provide prospective tenants with expanded housing opportunities over a broader geographic area. This effort began in 2009.

The Idaho Office for Refugees and its partners hosted a 2-day conference on refugees February 28 and March 1. The conference was well attended with a mix of over 400 refugees, service providers, and refugee advocates. Conference attendees had the opportunity to attend fair housing training by HUD's Kristina Miller, with on-site multilingual interpretive services.

IHFA participated in the 2011 Conference on Refugees (above) in Boise to share information with refugees and resettlement agencies, and to distribute materials designed to clarify housing assistance types, opportunities and strategies, including the new multilingual Housing Assistance Guide (below).

IHFA maintains a toll-free statewide Housing Hotline (1.877.438.4472) to field calls from consumers, providers and advocates. Calls involving potential fair housing complaints are referred to local enforcement and advocacy organizations, including the Intermountain Fair Housing Council, Idaho Legal Aid Services and the Idaho Human Rights Commission, as well as the HUD/FHEO office (1.800.877.0246).

IHFA sponsors and maintains the free rental listing and locator site at [www.housingidaho.com](http://www.housingidaho.com), which includes specific links to rights and responsibilities, fair housing contacts, and other resources. During the most recent program year, the site averaged 8,300 visits per month from consumers and/or case managers seeking rental housing or emergency shelter. Over 1,000 housing providers currently list more than 19,000 units statewide on the site; call center staff are trained to educate housing providers in affirmative marketing requirements.

IHFA printed and distributed newly redesigned [www.housingidaho.com](http://www.housingidaho.com) (bilingual English and Spanish) wall-hung displays and bookmarks to our branch office and partners statewide, and to main libraries and other service providers. New 2011 materials were also made available during regional housing roundtable meetings to the One of the threshold factors that a city or county must complete in order to be eligible for CDBG funding is to adopt a fair housing resolution. By adopting the fair housing resolution, the city or county is agreeing to affirmatively further fair housing by creating a fair housing plan.

As in previous years, IHFA and IDC continue to explore new opportunities to work with other stakeholders to expand outreach to include additional consumer audiences.

**Action:** During program year 2011 IDC staff and certified grant administrators worked with 25 cities and counties to write or update their Fair Housing Plan. Staff also worked with 50 communities to declare April as Fair Housing Month.

### **Lead Based Paint Hazards**

The 2000 census reported roughly half the homes in Idaho were built prior to 1971. With HUD's Lead Safe Housing Rule and EPA's new Renovation and Repair Rule IHFA will continue to support the education of individuals and communities regarding the hazards of lead-based paint. The lack of a Idaho State Lead program continues to create a financial burden on project sponsors, a lack of training opportunities, and a barrier to required levels of certifications.

**Action:** IHFA continues to help reduce lead based paint hazards in Idaho by providing HOME funding to approved acquisition and/or rehabilitation projects that include the appropriate level of lead reduction activities. These activities reduce the number of affordable rental housing units that may contain lead-based paint and reduce the risk of lead poisoning by following the appropriate HUD Lead Safe Housing Rule as well as EPA's RRP rule.

**Action:** IDC requires all applicants to review projects for lead-based paint hazards and provide mitigation measures where applicable.

### **Anti-Poverty Strategy**

IDC's anti-poverty strategy consists of four procedures. First, IDC will provide CDBG funds to cities and counties who construct public infrastructure or facilities that leads to a business's

ability to create or retain jobs. At a minimum, 51% of these jobs must be taken by low-to-moderate income (LMI) individuals, including individuals at poverty level. Jobs taken by LMI individuals should increase their income and help them develop more marketable skills as well as their confidence. IDC is creating opportunity for low income and poverty individuals. In 2011, IDC has funded four job creation projects for 240 jobs of which 51% are required to be taken by LMI individual.

Second, the implementation of HUD's Section 3 Program. The program fosters local economic development and individual self-sufficiency for low income persons in the solicitation of professional services and construction work needed to complete ICDBG projects. The purpose of these requirements is to ensure that a greater share of economic opportunities generated by ICDBG funding is targeted to low income families who live in the grantee's jurisdiction.

ICDBG funded grantees and their sub-recipient, contractors or businesses must make a good faith effort to award contracts to Section 3 business concerns and utilize Section 3 area residents as trainees and employees.

Third, IDC advertizes ICDBG funded projects through Idaho's Procurement Technical Assistance Center and Disadvantage Business Enterprises to ensure professional and construction services on CDBG funded projects are directly solicited to Disadvantaged and Women Business Enterprises, HUB Zone businesses, SBA Section 8(a) businesses, disabled veteran owned businesses, veteran owned businesses, and minority owned businesses.

Fourth, IDC provides additional points to job creation projects that are located or sited in the Small Business Administration's HUB zones. HUB zones are historically underutilized business zones that typically have higher rates of unemployment or lower per capita income than national levels.

### **Institutional Structure**

IDC believes that the department does not have gaps in its institutional structure or in the delivery of the ICDBG program. The ICDBG program strengths include the administration of the CDBG program for over 25 years and maintain consistent rules, yet adapting to necessary program changes. IDC's certified grant administration program has also established a network of knowledge consultants that help cities and counties manage a CDBG project. Also, IDC's CDBG staff provide on-going technical assistance.

Staff specialists provided on site-technical assistance to 73 cities and counties during PY 2011. Technical assistance activities can range from strategic planning and project development to on-site training. For a complete list of the communities assisted, see Exhibits.

IDC staff has also continued to work to improve the amount and quality of data available on the IDC website including adding a language translation tool. In addition, IDC posts the Consolidated Plan, Annual Action Plan, CAPER, application handbook and program administration manual.

IDC continues to hold quarterly meeting with US Department of Agriculture-Rural, Development, Army Corps of Engineers, Department of Environmental Quality, the Environmental Finance Center, and representatives from economic development districts to discuss community needs and coordinate efforts to meet those needs.

Over a five-year period IDC has provided grant administration training, application trainings, Rural Development Forums, funding for the Northwest Community Development Institute and one-on-one technical assistance to local governments, non-profits, grant consultants, and design professionals in efforts to ensure the on-going and future effective use of CDBG funds.

IHFA, an independent public body, corporate and politic, was created by the State of Idaho in 1972 to assure an adequate source of capital for housing for low-income persons who otherwise could not afford decent, safe and sanitary housing. In its simplest form, IHFA's mission is to provide funding for affordable housing opportunities in Idaho communities where they are most needed and when it is economically feasible.

IHFA generates all revenue necessary to cover the cost of its operations. It does this by earning fees for work performed. IHFA does not receive any state-appropriated funds for its operations or housing programs.

IHFA functions as an administrator for the U.S. Department of Housing and Urban Development (HUD) programs and performs a variety of tasks associated with financing, developing and managing affordable housing.

#### **Enhance Coordination Between Public and Private Housing and Social Service Agencies**

Both IHFA and IDC were active participants in the Fair Housing forum, which works with members of various agencies throughout the state of Idaho to address fair housing concerns. In addition to including realtors, advocacy groups, government representative agencies, and funding agencies, the forum has recently added NARPM (National Association of Residential Property Managers) and other housing providers throughout the state to our group. These new voices have increased the coordination between the various parties who have an active interest in fair housing issues. IHFA continued to sponsor quarterly regional housing roundtable meetings, which provides an opportunity to discuss and resolve outstanding issues.

In addition to the regional housing roundtable meetings, each region has created a Homelessness Coordination Committee that meets regularly in order to systematically provide outreach and intake staff specific, ongoing training on how to identify eligibility and program changes for mainstream programs specific to their regions.

The Idaho Homelessness Coordination Committee (IHCC) meets quarterly and representatives from each region's Homelessness Coordination Committee are required to attend in order to bring the necessary information back to their region. The IHCC works toward reaching our goal in assisting the homeless population and decreasing its occurrence.

During the 2011 program year, the IHCC will develop three committees to support and further the collaboration in the Balance of State Continuum of Care. These committees – Governance, Strategic Planning, and Data Collection, Reporting, and Evaluation – will meet monthly to ensure Continuum goals are developed and met. These committees will also form, as necessary, ad hoc committees to address specific needs that arise. Cross-collaboration with state agencies and with the one other Continuum of Care in the state – the Boise/Ada Continuum of Care – will be increased through this process.

At the meeting, providers are able to address issues that affect the entire state as a team, providing a forum to hear the needs of everyone since needs vary greatly by differences such as

geographical location, population, and access to services. Sharing experiences and perspectives makes it possible to find a solution that works throughout the State.

Training is provided throughout the year at the IHCC meetings on the importance to the program participants of being able to access mainstream resources for which they are eligible. This is beneficial since a majority of homeless assistance providers have case managers who systematically assist program participants in completing applications for mainstream benefit programs. Many of the attendees have specialized staff whose primary responsibility is to identify, enroll, and follow up with homeless persons on participation in mainstream programs.

The IHCC meetings were also designed as an opportunity for agencies to update other regions on what is happening in their area. In the past, this has helped to provide innovative ideas for agencies to reach their goals as well as streamlining different organizations and helping them run more efficiently.

Once the information from the IHCC meetings is disbursed to the rest of the regions, IHFA works with the Project Sponsors to help implement any necessary changes. IHFA communicates with agencies on a daily basis in order to ensure collaboration and works to ensure the Project Sponsors' case managers are capable of assisting the program participants effectively.

The project sponsors retain case managers in order to assess a program participant's eligibility for mainstream resources and then help them fill out the appropriate application and explain the application process. The program participant then takes the application to the appropriate mainstream resource agency. Workers at mainstream resource agencies may contact case managers if program participants sign confidentiality agreements allowing them to contact the case manager and the case manager to contact the mainstream resource agency. If clarification is needed, the case manager can help explain why they believe the program participant is eligible for services. A majority of homeless assistance providers supply transportation assistance to program participants to attend mainstream benefit appointments, employment training, or jobs.

Once a program participant has applied for mainstream benefits, case managers note dates of application in case files. They then follow up weekly with program participants until a determination for mainstream resources is made. Case notes document date of receipt of benefits along with amounts.

As Project Sponsors submit their Annual Performance Report, IHFA assess the program participants who have accessed mainstream resources, including whether the percentage has increased or decreased.

### **Foster Public Housing Resident Initiatives**

1. The State of Idaho does not own any public housing. IDC has no jurisdiction over public housing.
  - IHFA administers approximately 3,461 vouchers in 34 (of 44) counties it serves and maintains a separate waiting list for the voucher program in each of its branch offices.
  - IHFA operates a public housing program with 29 single-family scattered site units in Idaho Falls and a 47-unit apartment complex in Kellogg, ID.
2. IHFA holds an annual PHA Agency Plan hearing regionally and performs outreach in areas that have an IHFA Branch Office administering Section 8 vouchers and public housing. The

Nampa Housing Authority and Southwestern Idaho Cooperative Housing Authority submit their agency plans to IHFA to ensure consistency with the Consolidated Plan.

IHFA requests input from the public housing residents on management practices, policies, and the Annual PHA Plan. IHFA publishes a periodic resident newsletter that includes an invitation for resident suggestions and input. Resident input and participation is encouraged during resident meetings and through participation on the Resident Advisory Board.

IHFA maintains and undertakes modernization activities in its public housing using the HUD Capital Fund program. HUD Operating Subsidy and Capital Fund resources have not kept pace with the needs of the aging properties. IHFA has submitted an application to HUD to dispose of its public housing portfolio and provide a more cost-effective affordable housing option for its public housing residents. The application is under review at HUD.

IHFA has a very successful Housing Choice Voucher Family Self-Sufficiency (FSS) Program, which it makes available to voucher holders in each of its four branch offices. FSS participation is voluntary and approximately 220 families participate in this program, at any given time, working closely with FSS caseworkers to identify barriers to self-sufficiency, set goals for education and employment, and ultimately to be free of all federal subsidy programs. There have been 479 graduates from the FSS program since 1995.

In 2011, IHFA launched the HOPES program funded by the Home Partnership Foundation and designed to help FSS families who have homeownership as a goal and are on track to accomplish that goal within 18 months through a matched savings fund. The HOPES program matches an individual's savings up to a maximum of \$2,000 at a rate of two to one. The savings plus match, up to a total of \$6,000 must be used to purchase a home.

IHFA offers Housing Counseling for all qualified low-income households, including public housing families. IHFA also offers the Section 8 Homeownership Voucher program to its voucher holders. IHFA's four Branch Offices hold periodic meetings to explain the homeownership opportunities that may be available. Currently, IHFA does not have a homeownership program geared specifically for public housing residents. However, IHFA's pending Public Housing Disposition application includes a Section 32 Homeownership program for its 29 single-family scattered site units in Idaho Falls. If approved, this program will target current public housing residents by providing them the opportunity to purchase their public housing unit by offering a wide variety of assistance such as homeownership counseling, down payment and closing cost assistance, and soft second mortgages.

IHFA frequently collaborates with other PHAs in the state and its staff are active members of the National Association of Housing and Redevelopment Officials (NAHRO) at the state, Northwest regional, and national levels. This affiliation provides the opportunity for discussion, training, and collaboration on the various HUD programs, with emphasis on public housing and Section 8 Housing Choice Voucher programs. IHFA staff serve on state, regional and national NAHRO Boards and Committees.

3. No Idaho PHA is currently designated as "Troubled".

## Leveraging Resources

*This section provides an overview of how CDBG, HOME and ESG funds were leveraged, including how those funds were used to address the state's goals and strategies and how program matching requirements were met*

### CDBG

Idaho Department of Commerce received \$7,927,092 in CDBG funds for PY 2011. The state and local communities leveraged \$115,856,151 to match CDBG funds that were used to fund projects and state administration activities. For every CDBG dollar invested, IDC and local communities leveraged \$14.61 to match the 2011 HUD CDBG grant award.

In regards to IDC program administration, IDC has provided \$158,542 in match to the CDBG program.

In regards to project match, the CDBG program does not require communities to provide any match in order to receive an ICDBG grant, but the state's competitive grant process does award points to communities who do provide match. As a result, many of the projects that receive ICDBG funding do leverage matching funds. The table below provides a summary of sources of match, the match that was leveraged, and the strategies that were addressed.

2011 LEVERAGE		
Type/Source	Match Amount	Strategy Addressed
<i>Local:</i>  Cash, bonds, in-kind	\$34,152,628	<ul style="list-style-type: none"> <li>Improve safety and livability of communities.</li> <li>Increase access to quality facilities and services.</li> <li>Improve affordability and sustainability of quality facilities and services.</li> <li>Create jobs primarily for low-and moderate-income persons.</li> <li>Revitalize downtowns.</li> </ul>
<i>State:</i>  Grants from Idaho Dept. of Water Resources and Department of Environmental Quality	\$2,145,007	<ul style="list-style-type: none"> <li>Improve safety and livability of communities.</li> <li>Increase access to quality facilities and services.</li> <li>Improve affordability and sustainability of quality facilities and services.</li> <li>Promote effective partnerships.</li> <li>Support efforts to increase local capacity in planning, administration, and implementation.</li> </ul>
<i>Federal:</i>  Grants from US Department of Agriculture-Rural Development	\$4,467,666	<ul style="list-style-type: none"> <li>Improve safety and livability of communities.</li> <li>Create jobs primarily for low-and moderate-income persons.</li> <li>Revitalize downtown.</li> <li>Improve affordability and sustainability of quality facilities and services.</li> </ul>
<i>Private:</i>  Private Business, Foundation Grants	\$75,090,850	<ul style="list-style-type: none"> <li>Create jobs primarily for low-and moderate-income persons.</li> <li>Improve safety and livability of communities.</li> <li>Revitalize downtowns</li> <li>Improve affordability and sustainability of quality facilities and services.</li> </ul>
Total	\$115,856,151	

## HOME

HOME funds are allocated to affordable housing projects as gap financing. This elicits maximum participation from the private sector, which is necessary to make the affordable housing industry successful. HOME defines leverage as other eligible investments in the project, including owners' equity contributions, match, permanent loans, equity investments through the low-income housing tax credit program, and other federal funds including grants or loans.

<b>HOME LEVERAGE PROGRAM YEAR 2011</b>					
		Sources/Type			
Leverage Description	Amount	Local	Private	State	Federal
Local Government					
State of Idaho Health and Welfare					
US Department of Agricultural-Rural Development	\$2,996,284.00				X
Internal Revenue Service Section 42 - Tax Credit					
US Department of Housing and Urban Development Community Development Block Grant (CDBG)	\$146,363.00	X			
US Department of Housing and Urban Development Supportive Housing Program (SHP)					
SHOP	\$30,000.00				X
US Department of Housing and Urban Development Section 202 Grant					
US Department of Housing and Urban Development Capital Advantage 811 Program	\$1,276,600.00				X
Deferred Developer Fee	\$468,282.00		X		
Donations	\$1,280,000.00		X		
Private Financing	\$445,947.00		X		
Private Financing (SF-BMIR)	\$4,407,291.00		X		
Conventional Financing					
Foundations, Grants					
Cash (Non-federal sources)	\$16,726.00		x		
IHFA - Private Financing					
Sweat Equity	\$6,054.00		X		
Foregone Fees (architecture, other)					
Not-For Profit Financing	\$10,000.00		X		
Mortgage Revenue Bonds (SF-MRB)	\$1,830,502.00			X	
Idaho Community Reinvestment Corp. (ICRC)	\$28,404.00		x		
Developer/Owner Equity					
Cash Flow					
Other: (describe) Match	\$869,768.00				



<b>Total</b>	\$13,812,221.00				
<b>Projects/Activities that have been completed during the PY2011</b>					

## ESG

ESG project sponsors are required to provide documentation for matching funds in the Annual Performance Report submitted to IHFA. As HUD waives the first \$100,000 of the dollar-for-dollar ESG match requirement, IHFA is required to demonstrate matching resources of \$439,132 for the most recently completed 2011 ESG award, which ended March 31, 2012. In order to fulfill this requirement, IHFA requires that each sponsor submit 82% in match documentation for their ESG award. The most recent APRs submitted were for the 2011 ESG awards, and sponsors submitted a total of \$1,114,355 in match documentation.

Type/Source	Match/Leveraging Amount	Strategy Addressed
<b>Other HUD Funds: CDBG, CSBG</b>	<b>\$126,215</b>	<ul style="list-style-type: none"> <li>· Sustain and increase homeownership</li> <li>· Sustain and increase affordable rental housing</li> <li>· Support equal access to a continuum of housing services</li> <li>· Improve safety and livability of communities</li> <li>· Increase access to quality facilities and services</li> <li>· Improve affordability and sustainability of quality facilities and services</li> <li>· Promote effective partnerships</li> <li>· Support efforts to increase local capacity in planning, administration and implementation</li> </ul>
<b>Other Federal Funds: Department of Health and Human Services</b>	<b>\$164,192</b>	<ul style="list-style-type: none"> <li>· Sustain and increase homeownership</li> <li>· Sustain and increase affordable rental housing</li> <li>· Support equal access to a continuum of housing services</li> <li>· Improve safety and livability of communities</li> <li>· Increase access to quality facilities and services</li> <li>· Improve affordability and sustainability of quality facilities and services</li> <li>· Promote effective partnerships</li> <li>· Support efforts to increase local capacity in planning, administration and implementation</li> </ul>
<b>State Government: ICDWA State Domestic Violence , Department of Health and Welfare, Idaho Department of Education</b>	<b>\$17,000</b>	<ul style="list-style-type: none"> <li>· Sustain and increase homeownership</li> <li>· Sustain and increase affordable rental housing</li> <li>· Support equal access to a continuum of housing services</li> <li>· Improve safety and livability of communities</li> <li>· Increase access to quality facilities and services</li> <li>· Improve affordability and sustainability of quality facilities and services</li> <li>· Promote effective partnerships</li> <li>· Support efforts to increase local capacity in planning, administration and implementation</li> </ul>
<b>Local Government:</b>	<b>\$27,854</b>	<ul style="list-style-type: none"> <li>· Sustain and increase homeownership</li> </ul>

<b>Bannock County, Ada/Elmore Community Fund</b>		<ul style="list-style-type: none"> <li>· Sustain and increase affordable rental housing</li> <li>· Support equal access to a continuum of housing services</li> <li>· Improve safety and livability of communities</li> <li>· Increase access to quality facilities and services</li> <li>· Improve affordability and sustainability of quality facilities and services</li> <li>· Promote effective partnerships</li> <li>· Support efforts to increase local capacity in planning, administration and implementation</li> </ul>
<b>Private Cash Funding:</b> Private donations, various churches, fundraising, United Way, Sun Valley Foundation, Good Fellow, Lightfoot Foundation, Whittenberger Foundation, Ada County Association of Realtors, Wells Fargo Foundation, Home Federal Foundation, The Idaho Food Bank, Harry W. Morrison Foundation, Inc., Idaho Community Foundation, Idaho Women's Charitable Foundation, Edward Low Memorial Trust, Stone Soup Fundraisers, Project Warmth, Land-a-Hand, Second Chance Building Supplies Center	<b>\$159,683</b>	<ul style="list-style-type: none"> <li>· Sustain and increase homeownership</li> <li>· Sustain and increase affordable rental housing</li> <li>· Support equal access to a continuum of housing services</li> <li>· Improve safety and livability of communities</li> <li>· Increase access to quality facilities and services</li> <li>· Improve affordability and sustainability of quality facilities and services</li> <li>· Promote effective partnerships</li> <li>· Support efforts to increase local capacity in planning, administration and implementation</li> </ul>
<b>Leveraging:</b> Volunteers, interns, donated clothing and goods,	<b>\$619,411</b>	<ul style="list-style-type: none"> <li>· Sustain and increase homeownership</li> <li>· Sustain and increase affordable rental housing</li> <li>· Support equal access to a continuum of housing services</li> <li>· Improve safety and livability of communities</li> <li>· Increase access to quality facilities and services</li> <li>· Improve affordability and sustainability of quality facilities and services</li> <li>· Promote effective partnerships</li> <li>· Support efforts to increase local capacity in planning, administration and implementation</li> </ul>
<b>Total</b>	<b>\$1,114,355</b>	

## Citizen Participation

*Summarize the citizen participation process IHFA and IDC followed during the CAPER process, including requests for public comment, what citizen comments were receive and how the agencies responded to those comments*

Idaho's CAPER follows the IHFA and Department of Commerce Public Participation Plan for federal affordable housing and community development programs.

The Public Comment Period for the 2010 CAPER was May 23-June 24, 2011. Legal Notices were published in major Idaho newspapers, including Idaho's Spanish newspaper, the Idaho Unido on (dates are approximate based on each newspaper's publication dates) June 4 and again on June 16, 2011. The Notice identified where the Plan was available, including both IHFA and

Commerce websites, all IHFA branch offices and major libraries throughout the state. The Legal Notice also included where comments could be submitted and the process to request a reasonable accommodation.

Public Hearing-June 21, 2011

Public Comments Received- 0

Public Hearing Attendees- 0

---

## Self-Evaluation

*This section provides a self-evaluation of the CDBG, HOME, and ESG programs including a comparison of proposed vs. actual outcomes of projects, whether or not all goals and strategies are being met, and, if applicable, why progress was not made towards meeting goals and objectives*

### CDBG

In general, the State is making progress in meeting its identified goals for the CDBG program. This conclusion is based upon the number of project implemented and the number of persons benefiting from these projects.

During the PY 2011, 25 Idaho cities and counties were awarded CDBG funds. At least 73,067 Idaho residents will benefit from PY 2011 ICDBG program. All the projects should meet their required national objective and CDBG meeting the 70% low to moderate income overall benefit. The 2011 funds are on track to meet the 15-month timeliness obligation requirements.

Based on HUD's monthly CDBG expenditure report in March 2012 IDC improved its "Ratio Expended Last 12 Months to Grant" above 1.00 benchmark. The HUD report further indicates that IDC remains "On Track" to continue to achieve its monthly expenditure goals.

Program Year Ethnicity Exhibit provides an overview of the number of person expected to benefit from PY 2011 CDBG projects.

As a result, in PY 2011, the following goals were met:

#### **Goal: Preserve and Enhance Suitable Living Environments**

Improve safety and livability goal was met because CDBG funds were used to provide:

7,302 Idaho residents will benefit from projects that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. 4,116 of these residents are low to moderate income. The four projects consist of one water system and three sewer system improvement projects.

Increase Access to quality facilities and services goal was met because CDBG funds were used to provide:

11,509 Idaho residents will benefit from projects that will construct a new system or facility in their service area. 10,272 of these residents are low to moderate income. The projects consist of one water systems, one new fire station, one EMT station, one health clinic, one domestic violence center and one community center.

Improve affordability and sustainability of quality facilities and services goal was met because CDBG funds were used to provide:

8,312 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. 5,797 of these residents are low to moderate income. The projects consist of three sewer systems, and five senior centers.

Goal: Expand Economic Opportunities

Expand economic opportunities goal was met because CDBG funds were used to provide:

45,704 Idaho citizens benefited from the revitalization of their downtowns.

240 Idaho citizens will benefit from the four infrastructure to job creation projects. At a minimum 122 full time equivalent jobs will be taken by a low to moderate-income individuals.

### **Goal: Increase Community Investment and Involvement**

The technical assistance funds provided under PY 2011 were obligated to help meet the goal of increasing community investment and involvement.

Although funds have not been expended, IDC expects to meet this goal by helping to fund the 2012 Northwest Community Development Institute, the 2012 Grant Administration Certification training, on-going technical assistance, furthering fair housing activities, and other CDBG planning and training activities.

## **HOME**

HOME funds helped provide 98 rental housing units for Idaho's low-income individuals and families. HUD most recent guidance asked that IHFA identify all affordable units that all IHFA programs helped provide, not just the HOME program. Accordingly, IHFA's affordable housing programs helped create 305 units of affordable housing. As established in the Five-Year Strategic Plan, IHFA set a goal of 100 units per year of affordable rental housing. **Goal Met**

The 100 units per year of rental housing includes 75 units of elderly (age 62+) and 12 units for the victims of domestic violence, as identified in the Idaho Housing Needs survey, conducted as part of the Five-Year Strategic Consolidated Planning process. During the 2010 Program year, IHFA did not receive any rental housing applications that targeted either of these populations.

### **Goal Not Met**

The goal of 400 units of single-family homebuyer assistance per year was set in the Five-Year Strategic Consolidated Plan. During the 2010 Program Year, the HOME Program provided assistance to 115 qualified low-income homebuyers to help them purchase safe, decent affordable housing in Idaho. This is 285 units less than the goal set. IHFA reduced the amount of down payment/closing cost assistance to a maximum of 3.5% of the purchase price not to exceed \$8,000 based on need and income eligibility. The previous maximum DP/CC was as high as \$20,000. This reduction in available funds and the severe down turn in the economy have combined to curtail the requests for HOME DPCC assistance.

### **Goal Not Met**

---

## Priority Needs

*Must include a narrative discussion of effort to address special needs of non-homeless.*

Priority	5-Yr. Goals Plan/Act	Yr. 1 2010 Goals Plan/Act	Yr.1 2010 Outcomes	Year 2 2011 Goals Plan/Act	Year 2 2011 Outcomes	Yr. 3 Goals Plan/Act	Yr. 4 Goals Plan/A ct	Yr. 5 Goals Plan/ Act
<b>Renters (total)</b> New Construction, acquisition and/or rehab	500	100	305 HOME LIHTC NSP	100	333 HOME LIHTC NSP	100	100	100
0 - 30 of MFI(HOME)			13		6			
31 - 50% of MFI(HOME)			10		10			
51 - 60% of MFI(HOME)					3			
<b>Owners (total)</b> Down-payment /closing cost assistance or a soft second loan	2000	400	113	400	107	400	400	400
0 - 30 of MFI			5		6			
31 - 50 of MFI			36		23			
51 - 60% of MFI					21			
61-80% of MFI			72		57			
<b>Homeless*</b>								
Individuals/families	*50	*10	0	*10	*10	*10	*10	*10
Non-Homeless Special Needs								
Elderly (Rental)	75	0	0	25	13	0	25	25
Frail elderly	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/
Severe Mental Illness			15 (7 HOME)		0			
Physical Disability 5% of all new construction	25	5	15		17	5	5	5
Developmental Disability	25	5	0	5	0	5	5	5
Alcohol or Drug Addiction	25	5	0	5	0	5	5	5
HIV/AIDS	**225	**45	**60	**45	**60	**45	**45	**45
Victims of Domestic Violence Rental and/or Homebuyer	20	0	0	10		0	10	0
Total (number is included in rental Housing totals)	170	25	30		60	25	50	50
Total Section 215								
215 Renter								
215 Owner								

\* Homeless individuals and families assisted with transitional and permanent housing

\*\*HOPWA Rental Vouchers

IHFA awards HOME funds to rental housing projects based on a competitive, threshold scoring application process. The following are additional point categories in the application scoring that specifically address the special needs populations: (1) Units will serve or target elderly, disabled, and/or transitional population(s); (2) Project is close to essential services (hospital, transportation, food, pharmacy, supportive service agency); (3) Unit design specific to an elderly and/or disabled population; (4) Project has support of the local supportive service agency(s); (5) Evidence of a supportive services plan or an MOU with local supportive service agency(s); (6) Amenities are appropriate to the target population; (7) Energy efficient; and (8) the project sponsor is a community-based, non-profit development organization.

<b>HOME Units Completed in 2011 by Area Median Income</b>						
	<b>0-30% AMI</b>	<b>31-50% AMI</b>	<b>51-60% AMI</b>	<b>61-80% AMI</b>	<b>Total 0-60% AMI</b>	<b>Total 0-80% AMI</b>
<b>Rental Units</b>	6	10	3	0	19	19
<b>Homebuyer Units</b>	6	23	21	57	50	107
<b>Total</b>	<b>12</b>	<b>33</b>	<b>24</b>	<b>57</b>	<b>69</b>	<b>126</b>

<b>Non-HOME Rental Housing Units</b>		
	<b>0-50% AMI</b>	<b>0-80% AMI</b>
<b>Neighborhood Stabilization Program</b>	8	0
<b>Low Income Housing Tax Credits</b>	306	0

<b>Non-HOME Single-Family Homebuyer Units (Neighborhood Stabilization Program)</b>			
<b>30% AMI</b>	<b>50% AMI</b>	<b>80% AMI</b>	<b>120% AMI</b>
1	8	10	34

## ESG

During PY2011, IHFA was able to increase program participants access to a continuum of housing services by spending 100% of the funding available for emergency shelters and homeless prevention activities. By December 31, 2011, 100% of the funding awarded strictly for homeless prevention had already been utilized. This provided 572 families, consisting of 698 adults and 1,004 children as well as 1,659 individuals, assistance.

The Point-in-Time count completed in January 2012 found 1,968 sheltered and unsheltered persons who were counted as homeless. In addition, 915 precariously housed individuals and persons in households with children were surveyed. Communities have come together throughout the state to assist in lowering these numbers, providing \$1,114,355.00 of matched funds or services for the 2011 ESG grants.

Recipients of ESG funds are required to participate in regional homeless coalition meetings. This enables coalition members and ESG project sponsors to collaborate and address specific

homeless needs within the community. The homeless subpopulations served by ESG funds are outlined in Goal #1 in this report.

IHFA has continued to make progress in addressing homeless and homeless prevention needs, goals, and objectives as established in the Five Year Strategic Plan. In this program year, IHFA spent \$57,848.00 in IHFA private revenues and \$46,111.00 in ESG funds to assist persons at imminent risk of homelessness. Homeless prevention funds are administered through IHFA branch offices and ESG project sponsors.

ESG funds are used to address the needs of the chronically homeless. IHFA has encouraged project sponsors to increase their capacity to serve the chronically homeless. Thirteen funded agencies served the chronically homeless in 2011. We expect this number to increase under published HEARTH Act definitions, as some of our providers serve only families, and are therefore not counted in these numbers..

As noted in the Continuum of Care section, ESG funds have successfully facilitated individuals in making the transition from homelessness to transitional and permanent housing. IHFA works at great length with agencies statewide to ensure program participants are receiving a collaboration of services from their communities.

In addition to the regional housing roundtable meetings, each region has created a Homelessness Coordination Committee that meets regularly in order to systematically provide outreach and intake staff specific, ongoing training on how to identify eligibility and program changes for mainstream programs specific to their regions.

The Idaho Homelessness Coordination Committee (IHCC) meets quarterly and representatives from each region's Homelessness Coordination Committee are required to attend in order to bring the necessary information back to their region. The IHCC works toward the goal of assisting the homeless population and decreasing its occurrence. Issues that affect the entire state are addressed through this forum by allowing providers to hear the needs of everyone in attendance. The needs can vary greatly based on geographical location, population, and access to services. Hearing everyone's perspective makes it possible to find a solution that works for all.

During the 2011 program year, the IHCC developed three committees to support and further the collaboration in the Balance of State Continuum of Care. These committees – Governance, Strategic Planning, and Data Collection, Reporting, and Evaluation – meet monthly to ensure Continuum goals are developed and met. These committees also form, as necessary, ad hoc committees to address specific needs that arise. Cross-collaboration with state agencies and with the one other Continuum of Care in the state – the Boise/Ada Continuum of Care –increased through this process.

Training is provided throughout the year at the IHCC meetings on the importance to the program participants of being able to access mainstream resources for which they are eligible. This is beneficial since a majority of homeless assistance providers have case managers who systematically assist program participants in completing applications for mainstream benefit programs. Many of the attendees have specialized staff whose primary responsibility is to identify, enroll, and follow up with homeless persons on participation in mainstream programs.

The IHCC meetings are designed to provide a forum for agencies to update other regions as to what is happening in their area. In the past, this has helped to provide innovative ideas for



agencies to reach their goals as well as streamlining the different organizations to help them run more efficiently.

## **Monitoring**

*This section provides an overview of the monitoring process for each program and the status of the grant programs*

### **CDBG**

In general, the State is making progress in meeting its identified goals for the CDBG program. This conclusion is based upon the number of project implemented and the number of persons benefiting from these projects.

During the PY 2011, 25 Idaho cities and counties were awarded CDBG funds. At least 73,067 Idaho residents will benefit from PY 2011 ICDBG program. All the projects should meet their required national objective and CDBG meeting the 70% low to moderate income overall benefit. The 2011 funds are on track to meet the 15-month timeliness obligation requirements.

Based on HUD's monthly CDBG expenditure report in March 2012 IDC improved its "Ratio Expended Last 12 Months to Grant" above 1.00 benchmark. The HUD report further indicates that IDC remains "On Track" to continue to achieve its monthly expenditure goals.

### **Program Year Ethnicity Exhibit provides an overview of the number of person expected to benefit from PY 2011 CDBG projects.**

As a result, in PY 2011, the following goals were met:

#### **Goal: Preserve and Enhance Suitable Living Environments**

Improve safety and livability goal was met because CDBG funds were used to provide:

7,302 Idaho residents will benefit from projects that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. 4,116 of these residents are low to moderate income. The four projects consist of one water system and three sewer system improvement.

Increase Access to quality facilities and services goal was met because CDBG funds were used to provide:

11,509 Idaho residents will benefit from projects that will construct a new system or facility in their service area. 10,272 of these residents are low to moderate income. The projects consist of one water system, one new fire station, one EMT station, one health clinic, one domestic violence center and one community center.

Improve affordability and sustainability of quality facilities and services goal was met because CDBG funds were used to provide:

8,312 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. 5,797 of these residents are low to moderate income. The projects consist of three sewer systems, and five senior centers.

**Goal: Expand Economic Opportunities**

Expand economic opportunities goal was met because CDBG funds were used to provide:

45,704 Idaho citizens benefited from the revitalization of their downtowns.

240 Idaho citizens will benefit from the four infrastructure to job creation projects. At a minimum 122 full time equivalent jobs will be taken by a low to moderate-income individuals.

**Goal: Increase Community Investment and Involvement**

The technical assistance funds provided under PY 2011 were obligated to help meet the goal of increasing community investment and involvement.

Although funds have not been expended, IDC expects to meet this goal by helping to fund the 2012 Northwest Community Development Institute, the 2012 Grant Administration Certification training, on-going technical assistance, furthering fair housing activities, and other CDBG planning and training activities.

**HOME**

The IHFA Compliance Department monitors all rental housing projects that have received HOME funds. They also monitor IHFA's Low-Income Housing Tax Credit projects. On-site monitoring is conducted according to HOME regulations: HOME projects containing 1 to 4 units are monitored once every three years; projects containing 5 to 25 units are monitored once every two years, and; HOME projects containing more than 25 units are monitored annually.

Common areas of non-compliance encountered included, but not limited to, were the following:

- Inadequate and inaccurate tenant file documentation;
- Tenant income discrepancies;
- Missing tenant information;
- Inaccurate identification of HOME units or set-aside percentage;
- Violations of Housing Quality Standards (including missing or inoperable smoke detectors).

Project owners/management agents are notified of areas of non-compliance and then given a reasonable period to respond and provide IHFA with all required documentation in order to maintain the project within the standards of continuous compliance.

When serious instances of non-compliance were discovered, a follow-up on-site inspection is conducted and documented. If the follow-up visit still indicated areas of concerns, another monitoring visit will be conducted within 6 months. If continuing instances of non-compliance are discovered, the Association will be notified that an event of default has occurred and IHFA will pursue all means at its disposal to cure the default.

IHFA provided workshops around the State in the fall of 2011. These workshops were designed to provide property owners/managers with a thorough knowledge and understanding of the

requirements of both the HOME and the Low-Income Housing Tax Credit Programs. Additionally, compliance manuals with standardized income certification and verification forms are available for project owners and property managers.

Homes that used HOME down-payment/closing cost assistance are monitored for continue compliance during their affordability period. IHFA conducts a desk monitor on each home to ensure the home continues to be the primary residence of the homebuyer. It should be noted when HOME funds are recaptured or the homebuyer's loan is paid off, the home is no longer monitored for compliance.

The HOME program submits to an external financial monitor every three years by Eide Bailly, Inc. the IHFA auditors. HUD also conducts periodic program and federal regulatory monitoring. IHFA seeks input regarding the service and products HOME provides whenever possible.

See Exhibits—2011 Compliance Monitoring Inspection Report

## **ESG**

IHFA's Grant Department monitors recipients of the Emergency Shelter Grant through an annual desk audit and risk analysis. As part of the risk analysis, continuous checkpoints are evaluated and rated from 0 to 5 (low to high risk). These checkpoints include the following factors: sponsor's record of maintaining eligible activities, requesting budget modifications, meeting statutory caps for salaries, complying with financial standards, as well as a review of equipment inventory, conflicts of interest, audit requirements, and environmental assessments. IHFA also scores several high risk factors, such as the period of time since the last on-site monitoring visit, the significance of the award, management by expenditure, project sponsor experience with ESG, timely reporting, complaints received, major rehab or conversion completed, past performance history, and critical staff turnover.

An onsite visit is warranted if any one factor receives a rating of five; two or more receive a rating of four; the total score of the continuous checkpoint category equals eight or more; the total score of the high risk factor category equals six or more; or the total score of all categories equals ten or more. IHFA has also developed a rating key, which deems scores of 0-2 as no risk, 3-6 low-risk, 7-9 medium-risk, and 10+ is considered high risk.

Compliance monitoring includes a review of agency policies, financial tracking, accounting principles, and program participant files. After each on-site monitoring visit, IHFA notifies the project sponsor of any findings and/or areas of concern as well as corrective actions required by IHFA. Project sponsors are required to respond in writing within 30 days of receiving IHFA's review. All project sponsors monitored this past year either have taken corrective action or are currently working with IHFA to correct any findings and/or areas of concern.

## **CDBG Program**

*This section provides information required for the CAPER, including an assessment of the relationship between program funds and the state's goals and strategies, and if there are any changes in the state's goals and strategies*

### **Assessment of Funding State Goals & Strategies**

Following are the expenditures and accomplishments, per goal and strategy, for CDBG 2010, 2009, 2008, 2007, 2006 (open years).

**Program Year 2010**

HUD Allocation	\$9,418,790
PY2009 Carryover	\$5,871,069
Total Available	\$15,289,860
Total 2010 Obligated	\$10,967,372
Balance Not obligated	\$4,322,488
Amount Expended as of March 31, 2012	\$9,061,634
Unobligated balance and reversion rolled into 2011	

**Goal: Preserve and Enhance Suitable Living Environments**

**Strategy:** Improve the safety and livability of communities

- \$1,643,066 of CDBG funds were awarded to four projects that will improve the safety and livability of Idaho's Communities.

8,408 Idaho residents will benefit from projects that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. 6,181 of these residents are low-to-moderate income. The four projects consist of one water system improvements and senior center ADA improvement and two wastewater improvement projects.

CDBG amount expended for this strategy as of 3/31/2012 was \$955,276

**Strategy:** Increase access to quality facilities and services.

- \$2,934,814 of CDBG funds were awarded to eight projects that will increase access to quality facilities and services.

37,947 Idaho residents will benefit from projects that will construct a new system or facility in their service area. 20,203 of these residents are low-to-moderate income. The projects consist of two water systems, five new fire stations and one waste water system.

CDBG amount expended for this strategy as of 3/31/2012 was \$2,762,760

**Strategy:** Improve affordability and sustainability of quality facilities and services

- \$3,087,178 of CDBG funds were awarded to thirteen projects to improve affordability and sustainability of quality facilities and services.

27,675 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. 21,041 of these residents were low-to-moderate

income. The projects consist of two water systems, four waste systems, and one community center, five senior centers and one ADA project.

CDBG amount expended for this strategy as of 3/31/2012 was \$3,011,204

**Goal: Expand Economic Opportunities**

**Strategy:** Revitalize Downtowns

- \$1,434,251 CDBG funds were awarded to three projects to revitalize downtowns.
- 39,507 Idaho citizens benefited from the revitalization of their downtowns. Six substandard infrastructure systems will be brought into compliance with applicable public works or building standards.

CDBG amount expended for this strategy as of 3/31/2012 was \$1,385,631.

**Strategy:** Create jobs primarily for low-and-moderate-income person.

- \$1,499,000 of CDBG funds was awarded to three project to create low-and moderate-income jobs
- 87 Idaho citizens will benefit from the job creation project.  
At a minimum 44 full-time equivalent jobs will be taken by a low-and-moderate individual.

CDBG amount expended for this strategy as of 3/31/2012 was \$635,450

**Goal: Increase Community Investment and Involvement**

- \$94,187 CDBG fund have been obligated to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing.

CDBG amount expended for this strategy of 3/31/2012 was \$30,438

**Program Year – 2009**

HUD Allocation	\$ 8,621,821
PY2008 Carryover and Reversions	\$4,768,856
HUD CDBG-R Allocation	\$ 2,292,438
Total Available	\$ 15,683,115
Total 2009 Obligated	\$7,496,425
Total CDBG-R Obligated	\$2,292,438
Amount Expended as of March 31, 2012	\$9,788,863
Unobligated balance and reversions rolled into 2010	

**Goal: Preserve and Enhance Suitable Living Environments**

**Strategy:** Improve the Safety and Livability of communities

- \$957,010 of CDBG and CDBG-R funds were awarded to three projects.  
2,390 Idaho residents will benefit from the project that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or

consent orders and building codes. 1,401 of these residents are low to moderate income. The three projects consist of two water systems and one sewer.  
CDBG amount expended for this strategy as of 3/31/2012 was \$476,748  
CDBG-R amount expended for this strategy as of 3/31/2012 was \$450,262

**Strategy:** Improve Access to quality facilities and services

- \$2,494,341 of CDBG and CDBG-R funds were awarded to eight projects.  
15,348 Idaho residents will benefit from projects that will construct a new system or facility in their service area. 6,268 of these residents are low to moderate income. The projects consist of two new water systems, two new fire stations, one new Head Start Facility, one community center, one new senior center and one housing infrastructure project.  
CDBG amount expended for this strategy as of 3/31/2012 was \$2,009,341.  
CDBG-R amount expended for this strategy as of 3/31/2012 was \$485,000

**Strategy:** Improve affordability and sustainability of quality facilities and services.

- \$3,341,527 of CDBG and CDBG-R funds were awarded to ten projects.  
7,197 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. 3,963 of these residents are low to moderate income. The projects consist of three water systems, four sewer systems, and three community centers.  
CDBG amount expended for this strategy as of 3/31/2012 was \$2,042,567.  
CDBG-R amount expended for this strategy as of 3/31/2012 was \$1,235,434.

**Goal: Expand Economic Opportunities**

**Strategy:** Create jobs primarily for low-and-moderate income persons.

- \$112,318 of CDBG funds was awarded to one project.  
Four full time equivalent jobs were taken by low to moderate individuals.  
CDBG amount expended for this strategy as of 3/31/2012 was \$112,318.

**Strategy:** Prioritize projects that provide a living wage and fringe benefits

- No CDBG funds were awarded.

**Strategy:** Revitalize Downtowns

- \$2,450,000 CDBG funds were awarded to five projects to revitalize downtowns  
13,081 Idaho citizens benefited from the revitalization of their downtowns.  
CDBG amount expended for this strategy of 3/31/2012 was \$2,388,737.

**Goal: Increase Community Investment and Involvement**

- \$82,243 CDBG fund have been obligated to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing.
- CDBG amount expended for this strategy of 3/31/2012 was \$82,243.

## Program Year - 2008

HUD Allocation	\$8,449,812
PY2007 Carryover and Reversions	\$2,448,733
Program Income	\$0
Total Available	\$10,898,545
Total 2008 Obligated	\$6,926,177
Amount Expended as of March 31, 2012	\$6,923,274
Unobligated balance and reversions rolled over to 2009	

### **Goal: Preserve and Enhance Suitable Living Environments**

#### **Strategy: Improve the Safety and Livability of communities**

- \$1,614,000 of CDBG funds were awarded to five projects.  
10,092 Idaho residents will benefit from the project that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. 1,640 of these residents are low to moderate income. The five projects consist of two water systems, two sewer systems, and one imminent threat road reconstruction.  
CDBG amount expended for this strategy as of 3/31/2011 was \$1,614,000.

#### **Strategy: Improve Access to quality facilities and services**

- \$1,487,244 of CDBG funds were awarded to five projects.  
5,162 Idaho residents will benefit from projects that will construct a new system or facility in their service area. 4,097 of these residents are low to moderate income. The projects consist of one new sewer treatment plant, two new water systems, one community center and one senior center.  
CDBG amount expended for this strategy as of 3/31/2011 was \$1,487,244.

#### **Strategy: Improve affordability and sustainability of quality facilities and services.**

- \$3,504,000 of CDBG funds were awarded to nine projects.  
7,792 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. 4,560 of these residents are low to moderate income. The projects consist of four water systems, four sewer systems, and one senior center.  
CDBG amount expended for this strategy as of 3/31/2011 was \$3,504,000.

### **Goal: Expand Economic Opportunities**

#### **Strategy: Create jobs primarily for low-and-moderate income persons.**

- No CDBG funds were awarded.

#### **Strategy: Prioritize projects that provide a living wage and fringe benefits**

- No CDBG funds were awarded.

#### **Strategy: Revitalize Downtowns**

- No CDBG funds were awarded.

**Goal: Increase Community Investment and Involvement**

- \$84,498 CDBG fund have been obligated to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing. CDBG amount expended for this strategy of 3/31/2011 was \$78,693.

**Program Year 2007**

HUD Allocation	\$8,978,224
PY2006 Carryover and reversions	\$1,707,616
Program Income	\$0
Total Available	\$10,685,840
Total 2007 Obligated	\$7,944,667
Amount Expended as of March 31, 2012	\$7,942,167
Unobligated balance and reversions rolled over to 2008	

**Goal: Preserve and Enhance Suitable Living Environments****Strategy:** Improve the Safety and Livability of communities

- \$2,655,049 of CDBG funds were awarded to eight projects.  
14,228 Idaho residents will benefit from the project that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. 8,168 of these residents are low to moderate income. The eight projects consisted of four water systems, three sewer systems, and one community center.  
CDBG amount expended for this strategy as of 3/31/2012 was \$2,655,049.

**Strategy:** Improve Access to quality facilities and services

- \$1,810,000 of CDBG funds were awarded to five projects.  
15,538 Idaho residents will benefit from projects that will construct a new system or facility in their service area. 8,525 of these residents are low to moderate income. The projects consist of two sewer treatment plants, one fire station, one storm water drainage, and one community center.  
CDBG amount expended for this strategy as of 3/31/2012 was \$1,807,500.

**Strategy:** Improve affordability and sustainability of quality facilities and services.

- \$1,400,000 of CDBG funds were awarded to three projects.  
5,708 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. 3,772 of these residents are low to moderate income. The projects consist of one water system and two sewer systems.  
CDBG amount expended for this strategy as of 3/31/2012 was \$1,400,000.

**Goal: Expand Economic Opportunities****Strategy:** Create jobs primarily for low-and-moderate income persons.

- \$850,000 of CDBG funds were awarded to one project.



103 Idaho citizens will benefit from the job creation. 56 full time equivalent jobs were taken by low to moderate-income individuals.

CDBG amount expended for this strategy as of 3/31/2012 was \$850,000.

**Strategy: Revitalize Downtowns**

- \$899,800 CDBG funds were awarded to two projects to revitalize downtowns  
19,065 Idaho citizens benefited from the revitalization of their downtowns.  
CDBG amount expended for this strategy of 3/31/2012 was \$899,800.

**Goal: Increase Community Investment and Involvement**

- \$74,781 CDBG fund have been obligated to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing.  
CDBG amount expended for this strategy of 3/31/2012 was \$74,781.

**Program Year 2006** – All 2006 CDBG funds have been expended. Commerce has submitted a closeout agreement to HUD on March 8, 2011.

HUD Allocation	\$9,122,695
PY2005 Carryover and Reversions	\$2,373,516
Program Income	\$0
Total Available	\$11,496,211
Total 2006 Obligated	\$9,782,691
Amount Expended as of March 31, 2011	\$9,256,753
Unobligated balance and reversions rolled over to 2007	

**Goal: Preserve and Enhance Suitable Living Environments**

**Strategy: Improve the Safety and Livability of communities**

- \$2,832,000 of CDBG funds were awarded to eight projects.  
14,052 Idaho residents will benefit from the project that will bring their systems into regulatory compliance with federal and state rules, which will resolve compliance or consent orders and building codes. The eight projects consisted of four water systems, three sewer systems, and one community center.

**Strategy: Improve Access to quality facilities and services**

- \$1,393,100 of CDBG funds were awarded to seven projects.  
10,505 Idaho residents will benefit from projects that will construct a new system or facility in their service area. The projects consist of two sewer treatment plants, one fire station, one storm water drainage, and one community center.

**Strategy: Improve affordability and sustainability of quality facilities and services.**

- \$2,479,911 of CDBG funds were awarded to six projects.  
27,426 Idaho citizens will benefit from the replacement or rehabilitation of their infrastructure or public facilities. The projects consist of two water systems, one training facility, one sewer system, one medical building, and one road improvement.

### **Goal: Expand Economic Opportunities**

**Strategy:** Create jobs primarily for low-and-moderate income persons.

- \$1,614,000 of CDBG funds were awarded to four projects.  
258 Idaho citizens will benefit from the job creation.

**Strategy:** Prioritize projects that provide a living wage and fringe benefits

- \$650,000 of CDBG funds were awarded to two projects.  
89 Idaho citizens will benefit from the job creation.

**Strategy:** Revitalize Downtowns

- \$990,000 CDBG funds were awarded to two projects to revitalize downtowns  
50,370 Idaho citizens benefited from the revitalization of their downtowns.

### **Goal: Increase Community Investment and Involvement**

- \$91,227 CDBG fund have been obligated to provide training and technical assistance, project development, capacity building and affirmatively furthering fair housing.

### **Changes in Program Objectives**

The State does not propose any changes to its CDBG program objectives. The State will continue refine the means and/or methods to achieve the goals to best meet the needs of Idaho. Changes are reflected in the Annual Action Plan or Consolidated Plan, and if needed, by an amendment.

## **HOME Investment Partnership Program**

*This Section provides additional information required for the HOME program for the CAPER, including assessment of the relationship between HOME funds and the state's goals and strategies, the HOME match report, the HOME MBE/WBE report and assessments*

### **Assessments of the Relationship of HOME Funds to the Goals and Strategies**

Idaho Housing and Finance Association works diligently to meet the goals set forth in the Consolidated Plan. This year HOME funds were committed to projects that increase decent, affordable housing, and preserve and enhance suitable living environments for low-income Idahoans. IHFA implemented new strategies and activities to increase community investment and involvement. IHFA continues to see ever-increasing demands from Idaho's underserved areas. This comes at a time of increasing administrative requirements and a troubled economy. IHFA continues to build and maintain programs that service the HOME loans so Program Income is received. This should continue to provide an additional source of revenue for the HOME program should any shortfalls occur at a federal level, or through an expansion of IHFA's HOME program.

### **Match**

As the Participating Jurisdiction for Idaho's HOME program, IHFA is required to provide 25% non-federal permanent contributions as match for each HOME dollar invested in eligible project activities. The HOME Match liability must be satisfied by the end of each federal fiscal year in

which it occurred. The 10% Administrative and CHDO operating assistance funds do not incur a match liability.

During PY2011, IHFA's HOME program was under a federal audit conducted by the Office of the Inspector General. HOME match was one of the focus areas. At the time this report was written, IHFA's HOME Match is under review and negotiation, and may therefore, be revised. If needed and required, a revised Match report will be submitted to HUD.

Report is based on documented sources of Match contributed to eligible projects during from April 1, 2011 through March 31, 2012.

See Exhibits- HOME Match Report

### **Section 3**

HUD recognizes the economic power of its investment in housing and community development and requires that this power be used to help expand the economic opportunities for low-income, known as Section 3 residents. Accordingly, a project sponsor that receives \$200,000 or a contractor or sub-contractor that receives a contract of \$100,000 or more in aggregate federal funds must comply with HUD's Section 3 requirements for training, employment, contracting and other economic opportunities. The Section 3 regulation can be found at 24 CFR Part 135. Section 3 covered contracts do not include contracts for the purchase of supplies and materials.

During the PY 2011 \$4,682,571,00 was awarded to Section 3 businesses, which is 35% of the total amount of dollars contracted in HOME project activities.

During the PY 2011 there were no "new" hires qualified as Section 3 individuals.

(See Table of Exhibits- 2011 Section 3 report.)

### **Minority and Women Owned Business Entities**

IHFA and IDC continue their efforts to promote minority and women-owned business opportunities during the 2011 Program Year. The HOME program continues to suggest that project sponsors use the Idaho Procurement Technical Assistance Center (IPTAC) as a resource to conduct outreach out to low-income, and minority and women owned business in Idaho as part of their hiring and/or procurement process. Project sponsors, contractors, and sub contractors are encouraged to submit bid proposals, solicitations, or a project overview to IPTAC, who will email it to a statewide database of registered low-income business entities throughout Idaho.

### **Emergency Shelter Grant Program**

*This section provides a complete overview of the Emergency Shelter Grants (ESG) program including its relation to the state's goal and objectives, how the program funds are matched, the state's method of distribution, any activity and beneficiary data, the state's policy for homeless discharge coordination*

#### **Relationship of ESG to Goals and Objectives**

IHFA is the State Coordinating Agency for homeless programs, designated by the Governor in April 1990. During the 2011 program year, the Emergency Shelter Grant funded projects that fell under three of the state's four consolidated plan goals. Goal number three, *Expand Economic*

*Opportunities*, does not apply to the Emergency Shelter Grant and is not addressed in the ESG general narrative.

## **Goal #1**

### ***Increased access to decent affordable housing***

#### **Strategy**

- Support equal access to a continuum of housing services

#### Responsible Party

IHFA through ESG and Continuum of Care

ESG funds support transitional housing and emergency shelter programs throughout the state to help individuals and families move successfully through the Continuum of Care into permanent housing. ESG funds are used in conjunction with funds from the Home Partnership Foundation to help individuals and families remain housed through homeless prevention initiatives throughout the state. By making these services and funds available to a wide range of special needs populations in all areas of the state, IHFA continues to provide equal access to the beginning steps of the continuum of housing services.

In the 2011 program year, ESG funded shelters that serve many different populations experiencing homelessness in Idaho. Recipients of ESG funds are required to coordinate at the regional level to identify their local homeless needs and collaborate with other homeless providers to ensure there is access to a variety of housing and services for special populations. IHFA maintains a website and multilingual housing hotline to assist individuals in accessing services statewide.

Homeless Prevention funds help prevent individuals and families from losing their housing through a limited, one-time rental or utility assistance. Each of the state's seven regions received homeless prevention funds, through either ESG or the Home Partnership Foundation, based on percentages of populations in each region. This ensures households in all areas of the state, rural and non-rural, had equal access to homeless prevention funds. IHFA awarded \$46,111.00 in ESG funds to five non-profit service providers in five of the seven regions in the state. IHFA encouraged these recipients to distribute ESG homeless prevention funds to qualifying families within 6 months, at which time, the Home Partnership Foundation provided an additional \$50,000, supplementing ESG homeless prevention funds, and allowing sponsors to have access to homeless prevention funding year-round. In Region 6, one of the regions not receiving ESG homeless prevention funds, the Home Partnership Foundation allocated a total of \$25,000 in private funds to IHFA's branch offices, providing one-time rental and utility assistance to households at risk of becoming homeless.

In addition, IHFA received \$4,438,807 of the federal stimulus funds for Homeless Prevention and Rapid Re-Housing (HPRP). IHFA administers the HPRP program statewide, in cooperation with the City of Boise who was awarded additional funding for Ada County. HPRP funding was allocated to each of the seven regions in the state based on the following criteria: percentage of the population that was at or below 50% of the area median income, the most recently completed Point-In-Time count, bed utilization rates, and general population. The agencies receiving funding were selected by their Regional Housing Coalitions. During the 2011 CAPER reporting period, \$2,047,913 was spent on homeless prevention, rapid re-housing and costs associated with those activities to assist 713 households consisting of 1,981 persons to maintain or gain housing stability.

## **Goal #2**

### ***Preserve and enhance suitable living environments***

#### **Strategies**

- Improve safety and livability of communities
- Increase access to quality facilities and services
- Improve affordability and sustainability of quality facilities and services

#### **Responsible Party**

IHFA through ESG and Continuum of Care

By providing housing and essential services to families and individuals experiencing homelessness, the Emergency Shelter Grant improves the safety and livability of communities statewide. In the 2011 program year, IHFA utilized ESG funds to support emergency housing providing over 103,000 bed nights around the state. This enabled 1,650 single individuals and 572 families, consisting of 698 adults and 1,004 children, to receive shelter and/or services. One new shelter project was funded this year, further increasing the access to quality facilities and services in rural communities in Idaho.

In the 2011 program year, ESG funds maintained and improved the quality of existing facilities by providing ongoing maintenance and repair to homeless shelters. The matching resources documented for ESG project sponsors demonstrate both the support they have gained by providing quality programs in their communities as well as the sustainability they have ensured by diversifying their funding sources. Matching documentation was submitted to IHFA by each ESG sponsor in the Annual Performance Report IHFA requires.

## **Goal #3**

### **Increased Community Investment and Involvement**

#### ***Strategy***

- Promote effective partnerships

Support efforts to increase local capacity in planning, administration, and implementation. IHFA continues to facilitate the meetings for the Idaho Homeless Coordination Committee (IHCC). These quarterly meetings provide the opportunity for different agencies, service providers, and regional homeless coalition representatives to share information as well as assess progress towards implementing the goals, strategies, and action steps necessary to reduce and prevent homelessness in Idaho.

IHFA requires the recipients of ESG funds to participate in regional homeless coalition meetings. During the 2011 program year, these meetings were held in each of the seven regions in the state. These meetings help to enable service providers to partner with other service providers, community resources, and federal and state programs operating in their region. In the ESG application, applicants are required to report the number of regional homeless meetings that their organization has attended. If an organization is above the scoring threshold and awarded ESG funds, levels of regional participation is part of the funding formula and will affect the total amount awarded.

Increase Access to Decent Affordable Housing	
Strategy	2011 Results
Support Equal Access to a Continuum of Housing Services	<p>Number of shelters who serve the following special needs populations:</p> <p>Alcohol and Drug Dependent- 12</p> <p>Chronically Homeless-11</p> <p>Developmentally Disabled -8</p> <p>Domestic Violence Victims- 19</p> <p>Elderly-11</p> <p>Families-16</p> <p>Homeless Youth-1</p> <p>Mentally Ill- 15</p> <p>Physically Disabled 10</p> <p>Veterans-6</p> <p>Six (6) service providers distributed \$46,111 in ESG homeless prevention funds.</p> <p>Five (5) service providers distributed \$47,811 in the Foundation's private homeless prevention funds after spending their ESG homeless prevention allocation.</p> <p>One (1) IHFA branch offices distributed \$9,967 in the Foundation's private homeless prevention funds.</p> <p>More than 680 homeless persons moved into transitional or permanent housing from ESG funded shelters.</p>

Preserve and Enhance Suitable Living Environments	
Strategy	2011 Results
Improve Safety and Livability of Communities	<p>The number of emergency beds statewide is 472.</p> <p>Throughout the state, ESG project sponsors provided over 103,000 bed nights.</p> <p>572 families, consisting of 698 adults and 1,004 children received assistance with ESG funding</p> <p>1,659 single individuals received assistance with ESG funding</p>
Increase access to quality facilities and services	<p>ESG funding assisted sponsors in completing many projects to increase the access to quality facilities and services. Major repairs included installation of grab bars in showers, retiling of bathrooms, updated kitchen/bathroom appliances, plumbing, and fixtures. These were the major repairs done, but other achievements with the ESG funding included purchasing new furniture to replace broken items, as well as replacing worn kitchen items</p>

Increase Community Investment and Involvement	
Strategy	2011 Results
Promote Effective Partnerships	The Idaho Homeless Coordination Committee held four (4) meetings with participation from the Department of Health and Welfare (Behavioral Health), the Department of Corrections, Department of Education/Foster Care, State of Idaho Substance Abuse program, Department of Labor, Public Health Districts, Department of Veterans Affairs, Department of Commerce, homeless service providers and representatives from each region, and a formerly homeless representative.
Support Efforts to Increase Local Capacity in Planning, Administration, and Implementation	<p>During the 2010 program year, Region 1 held 12 meetings, Region 2 held 6 meetings, Region 3 held 12 meetings, Region 4 held 7 meetings, Region 5 held 4 meetings, Region 6 held 12 meetings, and Region 7 held 12 meetings.</p> <p>Regional homeless coalitions also organized and conducted their respective 2012 point-in-time counts in January 2012.</p>

### ESG Match

ESG project sponsors are required to provide documentation for matching funds in the Annual Performance Report submitted to IHFA. HUD waives the first \$100,000 of the dollar-for-dollar ESG match requirement. IHFA was required to demonstrate matching resources of \$439,132 for the 2011 ESG award. In order to fulfill this requirement, each sponsor was required to submit 82% in match documentation for their ESG awards for each year. The most recent APR submitted was for the 2011 ESG award ending March 31, 2012.

Match Resources for 2011 ESG Award*	
Other HUD Funds	\$126,215
Other Federal Funds	\$164,192
State Government	\$17,000
Local Government	\$27,854
Private Cash Funding	\$159,683
Leveraging	\$619,411

*\*Most recent 2011 ESG award period- April 1, 2011 to March 31, 2012.*

### Method of Distribution

IHFA's Emergency Shelter Grants are chosen through a competitive statewide application process. This process includes the following elements:

- Funding availability announced in Idaho newspapers in each region of the state soliciting project applications from interested state or local governments and non-profit organizations.

- In 2011, 26 applications were submitted for review by the Independent Review Panel. Persons with experience in issues related to homelessness were recruited to serve on the Review Panel. The reviewers are responsible for rating applications using criteria provided by IHFA.
- Members of the Independent Review Panel scored each proposal individually before meeting to reconcile and average the scores. The resulting averaged score reflected the Panel's collective determination of merit. All applications meeting a threshold score determined by a weighted average were funded. The following includes a summary of the six vital areas that serve as the basis for funding approval:
  - 1) Agency background, including history of service and population served
  - 2) Emergency shelter needs and/or the service deficiency the project addresses
  - 3) Identify independent elements and/or services requiring funding
  - 4) Goals and objectives and how they would be achieved
  - 5) Outcome measurements and documentation of accomplishments
  - 6) Statement describing applicant's capacity to administer the award

From the rating process, twenty-three (23) agencies were awarded conditional funding to provide shelter and/or homeless prevention activities in their respective regions of the state.

All applicants were evaluated based on their threshold score. For the qualifying applicants, documentation is required regarding the following functional areas in the technical submission:

- Grant budget
- Homeless Participation and representation on the Board of Directors
- Insurance coverage
- Matching funds
- Local government certifications
- Accounting certifications
- Various assurances
- Various authorizations
- Facility description and capacities

Upon making final awards, grant contracts were provided with instructions, policies, and procedures for implementing the Emergency Shelter Grant.

Project sponsors request reimbursement on a monthly or bi-monthly basis. Expenditure receipts must accompany the request for funds, documenting eligible grant activities performed by the agency within a 60-day period. IHFA monitors grant spending until all awarded funds are depleted for each contracted agency. Grant Agreements are in effect for 12 months. IHFA submits activity reports representing this twelve-month period.

The ESG funds allocated to the 23 non-profit agencies provided emergency shelter, short-term transitional housing, homeless prevention programs (including rental and utility assistance), as well as direct client services such as food, transportation, counseling, child care, legal services, clothing, medical services, and case management. The allocation percentages by region are found in the following tables:



ESG Expenditures by Activity – 2010 ESG Awards		
April 1, 2010-March 31, 2011		
Region	Percent of Allocation	Awarded in 2011
1	8%	\$40,312
2	11%	\$62,380
3	15%	\$81,142
4	11%	\$59,396
5	24%	\$128,196
6	14%	\$76,683
7	12%	\$64,067
Administration	5%	\$26,956
<b>Total</b>	<b>100%</b>	<b>\$539,132</b>

ESG Expenditures by Activity – 2011 ESG Awards						
April 1, 2011-March 31, 2012						
Subgrantee	ES	OP & M	HP	Rehab	Admin	Total
The Advocates	\$ 8,740.00	\$ 20,395.00	\$ -	\$ -	\$ -	\$ 29,135.00
Aid for Friends	\$ 9,367.00	\$ 21,858.00	\$ -	\$ -	\$ -	\$ 31,225.00
ATVP	\$ 7,425.00	\$ 23,647.00	\$ -	\$ -	\$ -	\$ 31,072.00
Bingham Crisis	\$ 5,940.00	\$ 13,863.00	\$ -	\$ -	\$ -	\$ 19,803.00
BYF	\$ 8,202.00	\$ 19,140.00	\$ -	\$ -	\$ -	\$ 27,342.00
City of Refuge	\$ 4,500.00	\$ 27,011.00	\$ -	\$ -	\$ -	\$ 31,511.00
CLUB	\$ 7,621.00	\$ 17,783.00	\$ -	\$ -	\$ -	\$ 25,404.00
CCMV	\$ 4,560.00	\$ 17,926.00	\$ -	\$ -	\$ -	\$ 22,486.00
FSA of SE Idaho	\$ 7,340.00	\$ 17,128.00	\$ -	\$ -	\$ -	\$ 24,468.00
Hope's Door	\$ 6,984.00	\$ 16,298.00	\$ -	\$ -	\$ -	\$ 23,282.00
Jesse Tree	\$ 667.00	\$ -	\$13,002.00	\$ -	\$ -	\$ 13,669.00
Mahoney House	\$ 5,933.00	\$ 13,845.00	\$ -	\$ -	\$ -	\$ 19,778.00
Oneida Crisis Center	\$ 5,896.00	\$ 13,759.00	\$ -	\$ -	\$ -	\$ 19,655.00
SA- Boise	\$ 6,874.00	\$ 16,042.00	\$ -	\$ -	\$ -	\$ 22,916.00
SA-Nampa	\$ 6,708.00	\$ 15,652.00	\$ -	\$ -	\$ -	\$ 22,360.00
Interfaith Sanctuary	\$ -	\$ 26,087.00	\$ -	\$ -	\$ -	\$ 26,087.00
SCCAP	\$ 1,382.00	\$ -	\$ 6,392.00	\$ -	\$ -	\$ 7,774.00
SEICAA	\$ 1,500.00	\$ -	\$ 5,589.00	\$ -	\$ -	\$ 7,089.00
Sojourners' Alliance	\$ 353.00	\$ -	\$ 4,584.00	\$ -	\$ -	\$ 4,937.00
St. Vincent	\$ 10,648.00	\$ 22,866.00	\$ 6,798.00	\$ -	\$ -	\$ 40,312.00
Valley Crisis Center	\$ 7,131.00	\$ 16,640.00	\$ -	\$ -	\$ -	\$ 23,771.00
YWCA	\$ 5,000.00	\$ 21,371.00	\$ -	\$ -	\$ -	\$ 26,371.00
WICAP	\$0	\$ -	\$11,729.00	\$ -	\$ -	\$ 11,729.00
Admin	\$ -	\$ -	\$ -	\$ -	\$26,956.00	\$ 26,956.00
<b>Total</b>	<b>\$122,770.00</b>	<b>\$341,311.00</b>	<b>\$48,095.00</b>	<b>\$ -</b>	<b>\$26,956.00</b>	<b>\$539,132.00</b>

2011 Beneficiary Data		
Race/Ethnicity of People Assisted Under the ESG Program		
American Indian/Alaskan Native	191	5.68
American Indian/Alaskan Native & White	68	2.02
Asian	21	.62
Asian & White	2	.06
Black/African American	86	2.56
Black/African American & White	21	.62
Native Hawaiian or Other Pacific Islander	16	.48
Other Multi-Racial	200	5.95
White	2717	80.85
Unknown	39	1.16
<b>Total</b>	<b>3361</b>	<b>100%</b>

Project sponsors of the Emergency Shelter Grant are required to comply with the state's policy regarding homeless discharge planning and coordination. Formal protocol and coordination are implemented for individuals being discharged from public institutions and systems of foster care, health care, mental health, and corrections.

ESG funds can be used to assist persons being discharged from public institutions only when:

- The person has been institutionalized *more* than 30 days and the person has no available resources for housing upon discharge; **or**
- The person has been institutionalized *less* than 30 days and the person was homeless according to the published definition prior to institutionalization; **and**
- The persons can demonstrate, according to the standards of this Protocol that no resources were available upon release or they were homeless prior to institutionalization.

Persons discharged from publicly run institutions that request housing or services from a homeless program funded with ESG funds must provide the following documentation:

- Written documentation from the institutions governing agency (such as Mental Health, Corrections, Foster Care) stating discharge of the person is necessary and no available resources and/or support networks exist to help them obtain housing; **or**
- Written documentation from the institution's governing agency (such as Mental Health, Corrections, Foster Care) stating the person was homeless according to the published homeless definition prior to institutionalization; **and**
- Written documentation must contain specific information about who verified the status of the individual, what mainstream resources, and community networks contacted, when benefits from those resources were denied and the name of the person (including their organization) that denied the benefits.

---

## **Affirmatively-Furthering Fair Housing**

*A summary of the actions the state has undertaken to affirmatively further fair housing during the program year ending 3/31/2012, concurrent with preparation and adoption of the 2011 Analysis of Impediments for the State of Idaho.*

IHFA and IDC primarily serve the non-entitlement areas of the state of Idaho. Changing or enacting state or local laws (with respect to substantial equivalency) is beyond the scope and authority of IHFA (and private not for profit entity) and IDC. Our cooperative and collaborative actions throughout the state—as partners in the Idaho Fair Housing Forum and through related/independent activities—are outlined below:

**Idaho Fair Housing Forum/Provider Coalition**—IHFA and IDC have long served as key contributors to the Idaho Fair Housing Forum along with other partners. This group was formed during the preparation phase of the 2004 Analysis of Impediments (and subsequent studies), which indicated a need for additional collaboration and cooperation, and for expanded fair housing education and outreach alternatives in Idaho.

Regular Fair Housing Forum meetings were suspended following the 2010 Conference, and recently resumed in early 2012. IHFA, IDC and a coalition of providers and local government continued to move forward independently in the interim to define the scope and focus of the 2011 statewide Analysis of Impediments and to interpret and implement the resulting recommendations. IHFA also worked closely with representatives from the Fair Housing Council of Oregon to evaluate best practices that might be replicated in Idaho. The result was an unprecedented commitment from diverse stakeholders to support IHFA's late 2010 and subsequent 2011 application for FHIP-EOI funds. HUD denied both applications and IHFA submitted a third application for FHIP-EOI funds in early 2012, which was again denied.

\*IHFA; IDC; Idaho Human Rights Education Center; Idaho Human Rights Training Center; Idaho State Historical Society; City of Pocatello; City of Nampa; City of Meridian; City of Boise; City of Coeur d'Alene; COMPASS; Idaho Chapter, American Planning Association; U. of I. Urban Research and Design Center; NW Community Development Institute; and Western Idaho Community Action Partners.

**Fair Housing Forum web resource – From 4/1/2011 through 3/31/2012** IHFA continued to host and maintain [www.fairhousingforum.org](http://www.fairhousingforum.org), an online clearinghouse of information relevant to members of the Idaho Fair Housing Forum and related stakeholders. The site offers diverse perspectives of fair housing law and its impact on Idahoans, and is a simple, accessible reference point for those interested in the basics or information specific to providers, consumers or advocates. It also offers a central location for news and events pertaining to fair housing education and outreach, case law, LEP/LAP, and other items of interest. IHFA manages the site with input from other Forum members and interested stakeholders. IHFA added a multilingual translation tool and created bilingual site instructions for the site during the program year ending 3/31/12.

During the program year, IHFA routinely (often on a weekly basis) posted information about upcoming fair housing training events, conferences and case law. A quick visit to the site will confirm how it has been used to promote awareness of fair housing among all stakeholders.

### **Fair Housing Training/Conferences**

- June, 2011 Association of Idaho Cities Conference - IHFA and IDC sponsored a conference session outlining preliminary findings of the 2011 Analysis of Impediments process by BBC Research and Consulting. This is one example of our combined outreach to the Association of Idaho Cities and the Idaho Association of Counties.
- 2011 Webinars and Trainings - IHFA hosted and promoted sessions to observe webinars presented by HUD/FHEO Specialist Kristina Miller during 2011. In each case, IHFA invited local partners to our regional offices to view and discuss the webinars and submit feedback to Ms. Miller. An estimated 120 participants attended these events in 2011, including IHFA employees and various housing stakeholders and partners.
- 2012 Idaho Conference on Refugees – IHFA’s Housing Resources Coordinator attended the 1/30-31 conference in order to better understand the needs of Idaho’s growing refugee population, to participate in a session on working with disabled refugees and to distribute fair housing materials (pocket folders) and IHFA’s new Housing Assistance Guide (see below) in multiple languages.

**Statewide 2-1-1 Fair Housing Hotline Campaign** – IHFA and IDC contributed \$3,500 towards the City of Boise’s Fair Housing Campaign launched in early 2011. The campaign involved collaboration among Boise, Meridian, and Nampa and featured billboards, bus advertising, radio and television spots and multiple events. In May 2012, IHFA and Commerce expanded the campaign statewide, adding Spanish language versions of the posters, revising the radio and TV spots for statewide use and coordinating with 2-1-1 and HUD/FHEO to expand information and referral services statewide. IHFA also offered matching funds (via the Fair Housing Forum and Housing Roundtable networks) for local providers and government interested in purchasing radio and TV time to broadcast the messages in their area.

**Idaho Fair Housing Pocket Folders** – IHFA distributed approximately 600 fair housing pocket folders (featuring basic fair housing information) during 2011. These were distributed during the 2011 Idaho Conference for refugees, 2011 Fair Housing Month activities and case manager/service provider training events

**Rental housing locator tool** - IHFA continues to support a free, bilingual, ADA-compliant housing locator tool at [www.housingidaho.com](http://www.housingidaho.com) to provide an efficient and accessible link between tenants and housing providers. All marketing materials are in English and Spanish, and both the site and a full-service call center provide information in English and Spanish. The site added a multilingual translation feature in January 2010 to accommodate non-Spanish-speaking LEP visitors. The site serves housing providers, consumers and case managers seeking options to increase housing stability and choice. IHFA distributed several hundred bilingual wall posters and several thousand bookmarks promoting [www.housingidaho.com](http://www.housingidaho.com) during the 12 months ending 3/31/12.

**Housing Assistance Guide** – IHFA’s Housing Information and Referral Center developed the Housing Assistance Guide (the Guide) in early 2011 to support consumers and case managers seeking information on the most commonly asked questions received by IHFA’s toll-free Housing Hotline since its inception in 1998. The guide is client-centered and provides simple and straightforward referral information for those facing housing instability through homelessness, domestic violence, housing cost gaps or related barriers. The guide is currently

available in English, Spanish, French and Arabic, with new translations planned in 2012 to accommodate additional language groups identified by refugee resettlement agencies.

The primary goal of the Guide is to expand housing choice for Idaho residents.

During the most recent program year, IHFA distributed several thousand copies of the Guide in various languages through trade shows, consumer and refugee events and conferences and via our Housing Hotline service (by mail, fax, email and in-person). We also have links to the Guide posted on the home page at [www.housingidaho.com](http://www.housingidaho.com) and at [www.fairhousingforum.org](http://www.fairhousingforum.org). See also Case Manager Training below. In July 2011, IHFA delivered Spanish language materials, including the Guide, to the Mexican Consulate located in Boise, and offered to provide training in Spanish to Consulate staff and constituents.

**Housing Roundtables** – IHFA sponsored 10 Regional Housing Roundtable meetings during the 12 months ending 3/31/12. These meetings were held in Boise, Nampa, Post Falls, Lewiston, Twin Falls and Pocatello; each meeting is attended by an average of 15-20 stakeholders (housing industry professionals, providers and advocates; elected officials; congressional staff; shelter and service providers; case managers; lenders, etc.). During these meetings, IHFA provided information on the 2011 Analysis of Impediments, [www.fairhousingforum.org](http://www.fairhousingforum.org), [www.housingidaho.com](http://www.housingidaho.com) and other resources and events designed to increase housing choice and stability.

**Region III Information Fair** – This annual event was held April 28<sup>th</sup> at the O'Connor Fieldhouse in Caldwell, ID and featured a total of 96 agencies participating with approximately 300 consumers visiting agency/provider tables. IHFA participates each year and during this event we distributed and discussed information in English and Spanish on IHFA programs and services, including [www.housingidaho.com](http://www.housingidaho.com) and our multilingual Housing Assistance Guide.

**Case Manager Training** – To date IHFA has trained approximately 350 case managers, service providers and local government representatives in the use of [www.housingidaho.com](http://www.housingidaho.com), the Housing Assistance Guide, [www.fairhousingforum.org](http://www.fairhousingforum.org) and other resources. Approximately 230 of these were trained during 2011. We believe training these front-line professionals (Health and Welfare, Labor, private disability/senior/consumer advocates, etc.) is the most efficient way to reach the low-income and vulnerable populations they serve on a daily basis. The purpose of this training is to help increase the scope and diversity of client housing searches, and to support client housing choice.

## **Analysis of Impediments**

The initial public draft of the 2011 AI was circulated for comment in October, 2011. The AI examines patterns of investment relative to demographic changes, land-use and zoning policy and other factors with direct or indirect impact on fair housing. This effort builds upon and expands a preliminary assessment of perceived barriers completed in early 2010. Initial findings and recommendations were presented formally during the Association of Idaho Cities Conference on June 22, 2011. The research conducted for the State of Idaho AI found several fair housing *concerns* and three fair housing *impediments*, defined as follows:

- A “concern” is a fair housing issue that may create an impediment to fair housing choice; however, there is not a direct link to the cause or effect of the action.

- An “impediment” has the cause or effect of restricting housing choices or the availability of housing choices

### **Fair Housing Action Plan: Statewide Recommendations**

Action item No. 1: Improve access to fair housing information. Legal Aid and the Idaho Human Rights Commission have websites with easy-to-understand fair housing information, including how to file a complaint. These websites could be improved with the following changes:

- The Fair Housing Forum website ([www.fairhousingforum.org](http://www.fairhousingforum.org)) and IFHC’s website (<http://ifhcidaho.org/>) use the Google translator tool to offer information on the site in numerous languages. The Idaho Commission on Human Rights and Legal Aid websites should do the same. *Note. ILAS has addressed this concern.*
- Additionally, all fair housing websites should contain accessibility provisions for persons with disabilities. For example, some communities adopt the Section 508 web accessibility standards, <http://www.section508.gov/index.cfm?fuseAction=stdsSum> *Note. IHFA is coordinating with the Disability Action Center NW to conduct assessment and promote compliance.*
- Idaho Legal Aid Services, Inc. has both a short description of fair housing protected classes and a link to HUD (<http://www.idaholegalaid.org/node/1355>) and a very comprehensive, but lengthy, website dedicated to fair housing protections, <http://www.idaholegalaid.org/node/1035>. It would be useful if the websites could be consolidated into one, so that a Google search on housing discrimination in Idaho brings up the second site. The website could be improved by moving the information about filing a complaint to the top of the webpage and providing information in Spanish as well as in an accessible format. Residents seeking information on filing a complaint must scroll down 4 pages before they see which phone numbers to call. *Note. When the initial 2011 AI was submitted the above information was not provided in a format that is equally accessible to Spanish speakers and some residents with disabilities. ILAS has since addressed this.*
- IFHC’s website is new (<http://ifhcidaho.org/index.html>) and is currently difficult to find. A Google search for the organization reroutes to a mortgage lending organization (<http://www.idahofairhousing.org>). It is unclear if this lender is regulated financial institution or predatory lending institution. IFHC should examine how to raise its visibility through search engines and/or purchase back its domain name.
- All housing authorities’ websites should contain fair housing information.
- Finally, Idaho should make the state AI and Fair Housing Action Plan available online to all cities and counties. A designated contact should be available to share information about the state AI and to assist with mitigating barriers in non entitlement areas, including land use and zoning laws. *Note. Implemented*



Action Item No. 2: Encourage amended land-use and zoning codes to reduce fair housing barriers, especially those related to group homes. Every city and county within the state's non-entitlement areas should be encouraged to amend its land use and zoning codes to reduce fair housing barriers. The most important change is to allow group homes in all residential districts. IDC should consider penalizing a county's application if the county is not (or has not) taken the identified proactive steps in its existing planning and zoning codes to reduce barriers to fair housing. In addition, cities/counties that adopt provisions to encourage accessibility standards in new construction and/or affordable housing incentives should score higher on funding applications. ***Note.** IHFA began implementing portions of this action item in early 2012. IHFA offered specific training for cities and counties, and is partnering with IDC and others to expand training opportunities. A separate information page was created in early 2012 for this purpose and can be viewed at <http://fairhousingforum.org/uncategorized/what-every-county-and-city-needs-to-know/> and a standalone summary is available for cities and counties here: [http://fairhousingforum.org/wp-content/uploads/Fair-housing-compliance\\_local-government-considerations3.pdf](http://fairhousingforum.org/wp-content/uploads/Fair-housing-compliance_local-government-considerations3.pdf)*

Action item No. 3: Amend state fair housing law to include familial status. Idaho's fair housing law should offer the same protections as federal law. The state needs to add familial status as a protected class to its law.

The state should also pursue "substantial equivalent status" with the Federal Fair Housing Act, so the state may receive federal funding and authorization to investigate fair housing complaints. This status can bring in approximately \$3,000 per fair housing case and enhance the efficiency and capacity of both the federal and state government to address fair housing barriers.

***Note.** It is beyond the scope and authority of IHFA and IDC to change or enact legislation; IHFA not a state agency. IHFA's role is limited to educating various stakeholders about this Action Item and the potential impacts of substantial equivalency (see below) to the state of Idaho and its residents.*

Action Item No. 4: Improve the fair housing education and outreach climate to further fair housing choice. Stakeholders who responded to the open-ended questions in the survey conducted for this AI ("Please feel free to add comments about fair housing and housing issues") were critical of the process through which fair housing education and outreach is conducted in Idaho.

It is important that the organizations conducting fair housing education, outreach and enforcement are doing it in a way that encourages fair housing compliance. Education and outreach processes that feel threatening and hostile will isolate stakeholders and real estate professionals and discourage them from furthering positive fair housing practices. If the current providers of fair housing education and outreach continue to be seen as ineffective, other organizations should be chosen to conduct fair housing activities.

Funding organizations should separate the fair housing enforcement and education and training functions. The organization tasked with enforcement should be doing this independent of an objective, third party organization whose main role is business and consumer education and outreach.

***Note.** IHFA, IDC and various Fair Housing Forum stakeholders have supported numerous events, outreach campaigns and conferences to promote fair housing in a manner consistent with*

*stakeholder recommendations over time. In addition to a significant collaborative investment in these efforts, (as previously stated) IHFA applied most recently in 2010, 2011 and 2012 for FHIP-EOI funds to support additional education and outreach opportunities to address these persistent stakeholder requests. To date, HUD has denied four such applications.*

**IHFA Language Access Plan** – Beginning in PY 2010 and continuing through PY 2011 IHFA continued our analysis of policies and practices relative to LEP clients and the general public to improve customer service strategies and ensure equal access to IHFA programs, activities and services. IHFA updated our customer service protocols in December of 2011 (attached) and reaffirmed use an online LEP contact tracker tool (sample form attached) to document staff encounters, interpretive/translation needs, response, and follow-up for all LEP contacts.

During the most recent Program Year, IHFA changed our interpretive contractors from World Wide Interpreters to Language Line to improve customer service. This represents a slightly higher cost to IHFA to ensure more effective service to our LEP clients and customers.

**Bilingual outreach materials-** IHFA continues to offer key program materials in Spanish, the second most common language spoken in Idaho after English. These include:

- Housing Counseling posters
- Housing Counseling brochures
- Finally Home!® textbooks
- Finally Home!® online course
- Finally Home!® brochures
- Homeownership Lending brochures
- [Housingidaho.com](http://Housingidaho.com) pens
- [Housingidaho.com](http://Housingidaho.com) posters
- [Housingidaho.com](http://Housingidaho.com) bookmarks
- Housing Assistance Guide for Idaho (English Spanish, Arabic and French)
- FSS brochures
- Section 8 Tenant brochures
- Blaine/Lincoln County Home Equity Partnership Fund flier
- HOPWA brochure
- Spanish-language advertisements in Idaho Unido and Buena Vista for Idahomortgage.com and Finally Home! ® program in southern Idaho, which has the highest concentration of Spanish speaking populations.
- Statewide Fair Housing / 2-1-1 Campaign posters in English and Spanish.

In addition, IHFA's Section 8 Briefing Packet is available in English, Spanish and Braille.

IDC also provides the following program materials in Spanish:

- Employee Rights under Davis-Bacon Act
- Equal Housing Opportunity Posters
- Income surveys



**LEP preparedness-** IHFA moved from World Wide Interpreters to Language Line to better accommodate non-English speakers, and has staff on site in its Boise and statewide branch offices that can assist clients in various languages, particularly Spanish. We continue our working relationship with the Idaho Office for Refugees (IOR) and other refugee resettlement entities to prepare our respective staff to better serve a variety of Idaho's new residents from a variety of language groups. IHFA continues to use our online LEP Contact Tracking tool to document contact with LEP clients and to better understand the frequency of LEP contact with IHFA programs and services.

**Ongoing Impediment:** *Refugee resettlement challenges in Southern Idaho.* Local resettlement agencies receive limited resources to assist their clients for approximately six months following resettlement; in previous years, the per-household allowance was much higher and extended beyond the current six-month period. Although 2011 saw slight improvements in local economic and employment conditions, record local demand for subsidized rental housing, little advance notice of refugee arrival—and a requirement that refugees be housed the day of their arrival in permanent rental housing—perpetuate an impediment to housing security for many Idahoans, but particularly for refugees characterized as LEP.

With vacancy rates still down dramatically from 13% to 16% in early 2010), high demand for finite subsidized housing resources, and significant reductions in state spending on social and human service budgets, few sustainable housing options exist for those with limited household incomes. Projected cuts in federal housing resources will likely worsen this situation.

**Action:** Local stakeholders continue to make good faith efforts (within the program and fiscal restraints that exist) to address these impediments where possible. IHFA's response is as follows:

- Through 3/31/2012, IHFA staff have provided training to an estimated 350 case managers working with refugees and similarly situated clients in SW Idaho (this adds to the 120 case managers trained in the previous year). Training is designed to build case management capacity in the areas of housing affordability and choice, to provide prospective tenants with expanded housing opportunities over a broader geographic area. This effort began in 2009.
- The Idaho Office for Refugees and its partners hosted a 2-day [conference on refugees](#) January 30 and 31, 2012. The conference was attended by several hundred refugees, housing and service providers, and refugee advocates. IHFA distributed multilingual Housing Assistance Guides to participants and presenters.

**Ongoing Impediments.** Below are items that have been identified consistently by stakeholders over the past decade in parts of Idaho.

**Ongoing Impediment:** It is assumed that housing consumers may not document complaints they feel to be legitimate. Some consumers may fail to document cases because they do not know their rights under the Fair Housing Act or because of fear of retaliation and/or loss of housing. Housing stakeholders and service providers have consistently requested neutral third-party education and outreach opportunities

**Action:** The City of Boise Fair Housing Task Force designed and produced a fair housing awareness campaign to invite SW Idaho residents to learn more about fair housing laws through

simple positive messaging and a unique partnership with 2-1-1, Idaho's Care Line. IHFA provided initial financial and in-kind support to the local campaign in January of 2011 with the intent to expand the campaign's scope and impact statewide; In May of 2011, IHFA and IDC modified the campaign materials for statewide distribution and produced Spanish-language versions of the posters.

**Action:** IHFA has submitted four consecutive requests for FHIP-EOI funds (most recently in 2010, 2011 and early 2012) to support startup costs for long-term innovative statewide consumer education and outreach materials and activities based on proven strategies of the Fair Housing Council of Oregon. In some cases, these submissions have been at the suggestion of HUD/FHEO representatives who recognize IHFA's capacity for designing and implementing statewide initiatives and what they perceive as a need to fund more collaborative education and outreach efforts. In each case, HUD has denied funding for IHFA requests.

- IHFA continued to maintain our toll-free statewide Housing Hotline (1.877.438.4472) to field calls from consumers, providers and advocates. Calls involving potential fair housing complaints are referred to local enforcement and advocacy organizations, including the Intermountain Fair Housing Council, Idaho Legal Aid Services and the Idaho Human Rights Commission, as well as the HUD/FHEO office (1.800.877.0246).
- IHFA continued to sponsor and maintain a free rental listing and locator site at [www.housingidaho.com](http://www.housingidaho.com), which includes specific links to rights and responsibilities, fair housing contacts, and other resources. During the most recent program year, the site averaged over 8,000 visits per month from consumers and/or case managers seeking rental housing or emergency shelter. The site averages 1,000 housing providers and nearly 19,000 units statewide, Call center staff are trained to educate housing providers in affirmative marketing requirements.
- Beginning in early 2011, IHFA printed and distributed newly redesigned [www.housingidaho.com](http://www.housingidaho.com) (bilingual English and Spanish) wall-hung displays and bookmarks to our branch offices and partners statewide, and to main libraries and other service providers..We continued and expanded distribution during the most recent program year
- IHFA and Commerce participated in the Idaho Community Review (ICR) process ([http://irp.idaho.gov/Home/Community\\_Review/](http://irp.idaho.gov/Home/Community_Review/)), which works with local rural communities focused on managing change internally. In May of 2011 the ICR team worked with the city of New Meadows, Idaho, and in September of 2011 with the seven communities located in the Silver Valley of Idaho's Panhandle. During this and other reviews, team members explore issues involving diversity, fair housing and accessibility with community leaders and members. These reports are available online at [www.irp.idaho.gov](http://www.irp.idaho.gov).
- One of the threshold factors that a city or county must complete in order to be eligible for CDBG funding is to adopt a fair housing resolution. By adopting the fair housing

resolution, the city or county is agreeing to affirmatively further fair housing by creating a fair housing plan.

- IDC provides additional points to cities or counties applicants that have adopted the 2003 International Building Code or updated editions, because it incorporates the Fair Housing Accessibility Standards. Also, cities or counties that have conducted 504 self-evaluations and transition plans receive higher points than communities that have not. The higher the points a city or county is provided the better opportunity to successfully receive CDBG funds.

As in previous years, IHFA and IDC continue to explore new opportunities to work with other stakeholders to expand outreach to include additional consumer audiences. We are currently reviewing proposals to create an online consumer tour of fair housing laws. We had hoped to use FHIP-EOI funds to extend access to underserved populations lacking internet connectivity.

### HOME Units % by Race and Ethnicity

2011 HOME Program Year						
Racial Category	% of total Idaho population 2010 Census (1,567,582)	HOME Rental Units	HOME Rental Units % Hispanic	HOME Homebuyer Units	HOME Homebuyer Units % Hispanic	% of Total HOME Units by Race and Ethnicity
White	89.1%	19	0	67	10	
American Indian/Alaska Native	1.4%	0	0	0	0	
Black/African American	0.7%	0	0	1	0	.01
Asian	1.2%	0	0	0	0	
Native Hawaiian/ other Pacific Islander	0.1%	0	0	0	0	
Other multi-racial	2.5%	0	0	0	0	
Some other race alone	5.1%	0	0	0	0	
<b>Total</b>	<b>100%</b>	<b>19</b>	<b>0</b>	<b>68</b>	<b>0</b>	<b>100%</b>
Hispanic/Latino may be of any race, so is also included in the applicable race categories	11.2%		0%		15%	11%

The table above reflects an increase of 2% in the number of HOME units purchased by Idaho's Hispanic/Latino population. During PY 2011 there is a significant decrease (22% in PY 2010) in the number of units rented to Idaho's racial and ethnic populations. Overall, the number of completed HOME units by race/ethnicity decreased from 13% in PY 2010 to 11% in PY 2011.